

Tariff of Banking Fees and Commissions of mBank for SME and Corporates

(Consolidated text – effective as of 31st January 2019)



mBank.pl

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General Provisions

1. The Tariff of Banking Fees and Commissions of mBank for SME and Corporates, hereinafter referred to as the "Tariff" sets out the amounts and rules for calculation and collection by mBank of fees and commissions for banking services and other services which are ordered by or rendered to:
 - a) resident entrepreneurs, organisational units with a legal personality and organisational units without a legal personality, excluding banks;
 - b) non-residents, excluding natural persons and foreign banks.
2. The following terms used in the Tariff shall be construed as follows:
 - a) Bank – mBank S.A.;
 - b) business day – a business day at the Bank shall be the day when the Bank is open for Clients, i.e. every day from Monday to Friday, excluding public holidays or days the Bank previously announced to be holidays.
 - c) Client – an entity assigned by the Bank to the category SME and Corporates: a resident entrepreneur, organisational unit with a legal personality or organisational unit without a legal personality (excluding banks) or a non-resident (excluding natural persons and foreign banks) that orders a banking service or holds an account with the Bank credited with a transaction;
 - d) retail Client – an entity assigned by the Bank to other category than SME and Corporates (excluding banks), holding an account with the Bank;
 - e) branch – an organisational unit of the Bank which maintains the account of the Client or executes transactions and activities related to handling the Client's order.
3. All banking fees and commissions shall be paid by the Client unless otherwise agreed by the parties to the transaction and approved by the Bank. Fees and commissions not paid by the other party within 3 months of their calculation shall be charged to the Client.
4. Fees and commissions shall be calculated and charged on the date the transaction is executed or on a monthly, quarterly, or other basis as agreed with the Client.
5. In individual justifiable cases the Bank and the Client may agree on fees and commissions and a procedure for calculation of fees and commissions other than set out in the Tariff.
6. Fees and commission that were properly calculated and charged are not refundable.
7. Fees and commissions due to the Bank in one currency for a transaction in another currency shall be set based on the average exchange rate from the applicable Table of exchange rates of mBank S.A.
8. If fees and commissions are charged in other currency than the one they are calculated in, the amounts shall be converted using buy/sell rates from the applicable Table of exchange rates of mBank S.A.
9. In addition to the fees and commissions included in the Tariff, the Bank shall also charge:
 - a) lump sum fees for telecommunications services necessary to execute the Client's orders in accordance with section XII;
 - b) lump sum fees and commissions for postal services necessary to execute the Client's orders in accordance with the applicable price list of the Polish Post ("Cennik usług powszechnych w obrocie krajowym i zagranicznym Poczty Polskiej S.A.");
 - c) fees for courier services if requested by the Client;
 - d) fees and commissions calculated by foreign and domestic banks acting as intermediaries in the execution of the Client's orders;
 - e) other fees charged by persons and institutions acting as intermediaries while executing the transaction, e.g. a protest, legal opinion.
10. Fees and commissions for unusual services not listed in the Tariff shall be calculated and charged according to the Bank's decision.
11. If the Bank applies a special, labour-intensive procedure to execute the Client's order or, at the Client's request, refrains from applying terms and conditions specified in standard agreements applicable at the Bank, which requires legal and technical analyses and opinions, it may increase the amount of the commission by 50%.
12. The Bank may charge fees and commissions due at a later date if it did not charge them within the periods specified herein.
13. The Bank shall notify the Client of any amendments to this Tariff by making the relevant information available in its outlets, on the mBank Group's website at www.mbank.pl and additionally in the manner specified in the agreement concluded with the Client.

I. Bank Accounts

A. Bank Accounts and Cash Transactions

1. Opening of an account for a Client having place of residence/registered office in Poland (resident)	no fee
2. Opening of an account for a Client having place of residence/registered office outside of Poland (non-resident)	PLN 2,000.00
3. Standard administration of an account at the Bank's branch:	PLN 140.00 (per month)
– maintenance of an account and	
– unlimited number of transfers between the Client's accounts within the Bank	
4. Services mentioned in point 3 and additionally:	PLN 280.00 (per month)
– accepting standing orders crediting accounts of other parties, or	
– accepting standing orders crediting the Client's accounts with other banks, or	
– Auto Overnight – automatic deposit account	
5. Services mentioned in point 4 and additionally:	PLN 420.00 (per month)
– bank code enabling encrypted payment orders via fax, or	
– Consolidation of balances in the selected account of the Client	

NOTE to points 1-5

No fee is charged for opening and standard administration of an account of a trade union, a sports club, a charity organization or a foundation (not engaged in business operations) and for an account of a company's social fund.

6. Fees for bank statements:	
a) electronic statement	no fee
b) paper statement	PLN 10.00

NOTE

The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement".

Additionally, at the Client's request:

c) copies of paper statements	PLN 20.00
d) copies of electronic statements:	
for each bank statement in 1–25 copies	PLN 20.00
for each subsequent bank statement in over 25 to 100 copies	PLN 10.00
for each subsequent bank statement in over 100 to 250 copies	PLN 5.00
bank statements in over 250 copies (for all the bank statements regardless of number of copies)	PLN 2,000.00

NOTE

The fee is calculated for each copy of each individual statement (except for the fee for copies of electronic statements in the number of over 250) and charged collectively once a month as part of "periodical settlement".

Copies of bank statements are delivered in one form, selected by the Client.

In the case of electronic statements in MT940 format, the fee is calculated for each account in the file.

e) bank statement in the SAF-T format (in the electronic form, made available in mBank CompanyNet – the Internet electronic banking system)	PLN 50.00
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NOTE

The fee is calculated for each individual statement (an XML file with up to xxx transactions) and is charged collectively once a month as part of "periodical settlement". A bank statement in the SAF-T format is drawn up by the Bank based on the data included in the bank statements (specified in (a) or (b)) and provides a basis for a bank statement – JPK_WB – to be drawn up by the Client, pursuant to the Tax Ordinance Act (Article 193a).

7. Cash deposits in the bank's branch, sorting office and night safe

Type of deposit	In the bank's branch	In the sorting office-night safe
Open cash deposit in PLN to the own account – of the value deposited	1% min. PLN 30.00	not applicable
Open cash deposit (banknotes) in the account currency (other than PLN) to own account – of the value deposited	1% min. PLN 30.00	not applicable
Closed cash deposit in PLN to own account – of the value deposited	0.5% min. PLN 30.00	0.25% min. PLN 15.00
Closed cash deposit (banknotes) in the account currency (other than PLN) to own account – of the value deposited	1% min. PLN 30.00	0.8% min. PLN 15.00
Closed cash deposit (coins) in the account currency (other than PLN) to own account – of the value deposited	not applicable	50% min. PLN 30.00
Cash deposit made in PLN to the account of a third party held with the Bank – of the value deposited	1% min. PLN 50.00	not applicable

Cash deposit (banknotes) in the account currency (other than PLN) to the account of a third party held with the Bank – of the value deposited	1 (%) min. PLN 50.00	not applicable
Cash deposit (coins) in the account currency (other than PLN) to the account of a third party held with the Bank – of the value deposited	50% min. 50.00	not applicable

NOTE

An additional commission of 5% of the amount paid in coins is calculated on payments which include over 100 coins.

NOTE

There is an additional commission on deposits including unsorted notes or coins of 0.5% of the value deposited.

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| 8. Open deposit in PLN at a post office – of the value deposited | 0.5%, min. PLN 10.00 |
| 9. Closed deposit in PLN at a post office – of the value deposited | 0.4%, min. PLN 15.00 |
| 10. Cash withdrawals in the bank's branch, sorting office and night safe | |

Type of withdrawal	In the bank's branch	In the sorting office-night safe
Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit – of the value withdrawn	0,4% min. PLN 30.00	not applicable
Open cash withdrawal in the account currency (other than PLN) from own account, both subject or not subject to prior request, executed in a standard time limit – of the value withdrawn	1% min. PLN 30.00	not applicable
Closed cash withdrawal in PLN from own account, subject to prior request, executed in a standard time limit – of the value withdrawn	0,2% min. PLN 30.00	0,15% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed in a standard time limit – of the value withdrawn	1% min. PLN 30.00	1% min. PLN 10.00
Closed cash withdrawal in the account currency (other than PLN) from own account, subject to prior request, executed in a time limit shorter than the standard one (subject to availability of funds at the Bank) – of the value withdrawn	2% min. PLN 30.00	2% min. PLN 20.00
Failure to collect a requested cash withdrawal for reasons attributable to the client – of the value ordered – of the value withdrawn	0,5% min. PLN 50.00	not applicable
Acceptance of an order for cash withdrawal, submitted in paper or by fax, from own account, subject to prior request, order for closed cash withdrawal – of the value withdrawn	PLN 30.00	not applicable

NOTE

Conditions for the execution of a cash withdrawal (open and closed) subject to prior request:

- 1/ for PLN, EUR and USD for an amount of more than PLN 20,000 / EUR 500 / USD 500 the Client shall submit the order by 10.00 a.m. one business day before the withdrawal,
- 2/ for the remaining currencies regardless of the amount, the Client shall submit the request by 10.00 a.m. two business days before the withdrawal.

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| 11. Acceptance of an order for denominations change submitted in paper or by fax | PLN 30.00 |
| 12. PLN transfer – crediting the account | no fee |

NOTE

PLN transfer from another domestic bank via ELIXIR, the electronic system for interbank settlements, for the benefit of the Client holding an account with the Bank is settled as follows:

- 1/ if the Client's account is maintained in PLN, the transfer amount is booked in this account,
- 2/ if the Client's account is maintained in other currency than PLN, the booking in this account is performed applying the appropriate exchange rate congruent with the applicable Table of exchange rates of mBank S.A. (currency exchange transaction is executed if, as a result of automatic search for the Client's another account in PLN, such an account was not identified and credited).

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| 13. PLN transfer – debiting the account, made to a PLN account: | |
| – submitted via the electronic banking system | PLN 2.50 |
| – submitted via a SWIFT MT 101 message | PLN 5.00 |
| – submitted on paper (on a standard form compliant with the PN-F-01101 standard) | PLN 35.00 |
| – submitted on paper (on a non-standard form that does not comply with the PN-F-01101 standard) – additional fee | PLN 15.00 |

NOTE

No fee is charged for a transfer to the Client's account with another bank in the case of remitting funds previously received from another bank into a term deposit account with the Bank (unless the deposit is terminated before maturity).

14. PLN transfer in SORBNET2 - debiting the account	
a) PLN 1,000,000.00 or more	PLN 12.00 plus NBP fees
b) less than PLN 1,000,000.00	PLN 35.00 plus NBP fees

NOTE

An additional fee of PLN 30 is charged for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.

15. Express Elixir instant transfer in PLN – debiting the account	PLN 7.00
16. Blue Cash instant transfer in PLN – debiting the account	PLN 7.00
17. Direct debit ¹	
a) fee paid by the payee who is a Client of the Bank	
– for accepting a direct debit instruction submitted electronically	PLN 1.00
b) fee paid by the payer who is a Client of the Bank	
– for executing a direct debit instruction	PLN 2.50
– for refunding the amount of a direct debit	PLN 6.00
– for cancelling an unexecuted direct debit	PLN 6.00
18. Postal order with confirmation of receipt executed via the electronic banking system	PLN 2.50
19. Fee for placing an instruction to withdraw from delivering postal order indicated by the Client	PLN 50.00
20. Electronic images of documents confirming receipt of postal order	PLN 200.00 (per month)
21. Making confirmation of receipt of the indicated postal order available (e.g. in form of a scan)	PLN 30.00 (for every copy)
22. Client's written order for the Bank to contact another domestic bank, related to:	PLN 50.00
a) questions regarding a domestic payment (outgoing or incoming) correctly executed and settled by the Bank	plus the other bank's fees
b) searching for an incoming domestic payment	
c) applying for return of an outgoing domestic payment correctly executed by the Bank	

NOTE:

The fee is collected for each action listed in point 22 a, b or c.

23. Confirmation of a single executed order as part of Mass Transfer/ Mass Transfer Plus service - at the Client's request	PLN 30.00
24. Handling incoming transfers from accounts of retail Clients held with the Bank to closed accounts of SME and Corporate Clients with the Bank	PLN 200.00 (for each transfer)
25. Access to the Collect service	PLN 600.00
26. Access to the Mass Collect service	subject to negotiation
27. Fee for verification and confirmation made by the Bank of registration of or failure to register an indicated transaction on Collect or Mass Collect account	PLN 20.00
28. Making the Upload internet application available so that the Client may download electronic reports pertaining to the following services: Collect, Mass Collect, Direct Debit Plus, e-Zgoda, Postal Order	PLN 500.00 (one-off fee)
29. Amendment to the following agreements: Collect, Mass Collect, Direct Debit, Direct Debit Plus, e-Zgoda, Escrow Account, Trust Account	subject to negotiation
30. Preparation of a Trust Account agreement based on documentation proposed by the Client – customized agreement version	subject to negotiation
31. Preparation of an Escrow Account agreement based on documentation proposed by the Client – customized agreement version	subject to negotiation
32. Acknowledging by the Bank the assignment of rights from a sub-account of the Housing Trust Account to a bank crediting the Purchaser and issuing a relevant statement	PLN 100.00
33. Notifying the Bank by the Client (developer) of concluding a development agreement through providing:	
a) a statement on the conclusion of the development agreement	no fee
b) an extract of the notarial deed including the development agreement	PLN 200.00

¹ Applies to Clients who concluded an "Agreement on using direct debit" after 14 February 2007.

34. Maintenance of the total balance on Client's all current and auxiliary accounts with a 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 – from the amount of the total balance of accounts reduced by EUR 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively:
- | | | |
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| a) maintained in EUR | $[(\text{amount of the accounts balance in EUR} - \text{EUR 1 million}) / 360] * (\text{EONIA} + 0.1\%)$ | min. EUR 1.00 |
| b) maintained in CHF | $[(\text{amount of the accounts balance in CHF} - \text{CHF 1 million}) / 360] * (\text{LIBOR CHF S/N} + 0.06\%)$ | min. CHF 1.00 |
| c) maintained in CZK | $[(\text{amount of the accounts balance in CZK} - \text{CZK 1 million}) / 360] * (\text{CZK 2W Repo Rate} - 3,5\%)$ | min. CZK 1.00 |
| d) maintained in DKK | $[(\text{amount of the accounts balance in DKK} - \text{DKK 1 million}) / 360] * (\text{DKK Denmark Nationalbank CD rate} + 0.25\%)$ | min. DKK 1.00 |
| e) maintained in SEK | $[(\text{amount of the accounts balance in SEK} - \text{SEK 1 million}) / 360] * (\text{Sweden Repo Rate} + 0.05\%)$ | min. SEK 1.00 |
| f) maintained in NOK | $[(\text{amount of the accounts balance in NOK} - \text{NOK 1 million}) / 360] * (\text{Norway Sight Deposit Rate} + 0.05\%)$ | min. NOK 1.00 |
| g) maintained in HUF | $[(\text{amount of the accounts balance in HUF} - \text{HUF 1 million}) / 360] * (\text{BUBOR ON} - 0,5\%)$ | min. HUF 1.00 |

NOTE

Bank reserves the right to calculate and charge the fee (the calculation and charge of the fee is not the Bank's duty). In the case when the said right is executed:

- 1/ the commission is calculated for every calendar day and charged collectively once a month as part of "periodical settlement" – the calculation of the commission takes place based on the undermentioned relevant interest rate of 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,
BUBOR ON,
from the total balance on Client's all current and auxiliary accounts with a 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 1 million or CHF 1 million or CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million respectively – in the case when the total balance exceeds the amount of EUR 1 million, CHF 1 million, CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively.
- 2/ the commission is computed in the currency of the accounts, i.e. in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively.

The commission is not calculated and charged in the case when:

- 1/ the total balance on Client's all current and auxiliary accounts with a positive balance maintained in the same currency (in EUR or CHF or CZK or DKK or SEK or NOK or HUF, respectively) does not exceed the amount of EUR 1 million, CHF 1 million, CZK 1 million or DKK 1 million or SEK 1 million or NOK 1 million or HUF 1 million, respectively,
- 2/ in the case of the currencies EUR or CHF or DKK or SEK and NOK – in the situation when, 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.

Interest rate quotations, EONIA, LIBOR CHF S/N, CZK 2W Repo Rate, DKK Denmark Nationalbank CD rate, Sweden Repo Rate, Norway Sight Deposit Rate and BUBOR ON are available in services maintained by Thomson Reuters and Bloomberg.

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| 35. Maintenance of the total balance exceeding in total the amount of PLN 20 million at the end of 31 December of each calendar year on all current, auxiliary, Auto Overnight – automated deposit accounts or Auto Overnight – automatic overnight deposit accounts maintained by the Bank | 0.15% of the total balance in PLN at the end of 31 December of each calendar year on all current, auxiliary, Auto Overnight – automatic deposit accounts or Auto Overnight – automatic overnight deposit accounts of the Client maintained by the Bank |
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NOTE

For the needs of calculating the total balance, the balances of particular accounts are added up – in the case of accounts maintained in currencies other than PLN – by converting the balances in other currencies into PLN based on the average exchange rate from the Table of exchange rates of mBank S.A.

The Bank reserves the right to calculate the fee at the end of 31 December of each calendar year and to charge the fee within 30 days from that date (the calculation and charge of the fee is not the Bank's duty).

In the case when the Client entered into more than one current or auxiliary account agreement or an agreement on Auto Overnight – automatic deposit account or Auto Overnight – automatic overnight deposit accounts (one or more) with the Bank, the fee is calculated and charged on the basis of only one current or auxiliary account agreement in reference to the aggregated account balances of the accounts maintained under all of these agreements.

B. International Payments

1. International transfer or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank, with determined cost option - BEN or SHA (the Bank's costs are covered by the beneficiary) and settled by the Bank:

a) automatically (without the Bank's manual interference)	PLN 10.00
b) manually	PLN 30.00

NOTE

An international transfer or a foreign currency transfer from other domestic bank to a Client holding an account with the Bank is settled automatically, if:

- 1/ the automatic verification of the payer's and the beneficiary's data in accordance with the requirements of Regulation of the European Parliament and of the Council (UE) No. 2015/847 is positive,
- 2/ the IBAN account number indicated in the transfer is correct, and
- 3/ the account currency is congruent with the transfer currency or the booking in this account is performed automatically, applying the appropriate exchange rate congruent with the valid table of exchange rates of the Bank (currency exchange transaction is executed if, as a result of automatic search for the Client's main account in the transfer currency, such an account was not identified and credited).

2. PLN transfer to the Client's account in foreign currency held with the Bank or a foreign currency transfer to the Client's account with the Bank
- a) booking in the beneficiary's account is made on the following business day for the Bank at the latest PLN 20.00
- b) booking in the beneficiary's account is made during a given business day for the Bank PLN 30.00

NOTE to point 2 a

An additional fee of PLN 30 is charged for the execution of a PLN transfer and a PLN transfer in SORBNET2 instructed via SWIFT MT101 message which is not processed automatically as it is not compliant with the principles and technical requirements of the Bank set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje.

NOTE to point 2 b

Applies to orders submitted only via mBank CompanyNet, an Internet electronic banking system, as Internal Foreign Currency Transfers.

Internal Foreign Currency Transfer, placed after 7.30 p.m. and directed at bank accounts held by Retail Clients will be posted to the beneficiary's bank account no later than on the next business day for the Bank.

3. Telephone notification to the Client of an incoming transfer – as per the Client's standing instructions or SWIFT instructions or to enquire about the payment (sub-account to be credited) PLN 30.00

4. International transfer in a foreign currency or transfer in a foreign currency to an account held with other domestic bank

Order execution mode:	Value date for the beneficiary's bank:	Execution of:	Of the value transferred:
STANDARD	D+2	payment instruction not subject to the Act on Payment Services of 19 August 2011	0.4%, min. PLN 20.00, max. PLN 200.00
URGENT	D+1	payment instruction in BGN, CAD, CHF, CZK, DKK, EUR, GBP, ILS (ILS available from 17 December 2018), HRK, HUF, NOK, RON, RUB, SEK, TRY (TRY available from 17 December 2018) and USD	0.45%, min. PLN 30.00, max. PLN 300.00
EXPRESS	D	payment instruction in EUR, GBP and USD	0.5%, min. PLN 40.00

D stands for the date of execution of the Client's payment instruction by the Bank

5. International transfer in AUD, CNY, ILS (ILS available until 14 December 2018), JPY, PLN and TRY 0.4%,
- (TRY available until 14 December 2018) or transfer to an account in AUD, CNY, ILS min. PLN 20.00
- (ILS available until 14 December 2018), JPY and TRY (TRY available until 14 December 2018) held with other domestic bank - of the value transferred max. PLN 200.00

NOTE to points 4 and 5

An additional fee is charged for a transfer order placed in a paper form on:

- a standard form (available in the offices of the Bank), PLN 35.00
- a non-standard form (other than that available in the offices of the Bank) PLN 50.00

An additional fee shall be charged for a transfer order which cannot be processed automatically by the Bank, as it fails to include:

- the BIC code of the beneficiary's bank PLN 30.00
- in the case of foreign transfers in PLN - designation of SHA cost option, i.e. the costs of the transferring bank are covered by the person requesting the transfer, while the costs of third party banks are covered by the beneficiary PLN 30.00
- data specified in the principles and technical requirements of the Bank set out in "Specification of SWIFT MT 101 format (Transfer Order)". The specification is available on the official website of mBank Group: www.mbank.pl/aktualnosci/msp-korporacje. PLN 30.00

Additional telecommunications costs (SWIFT) are charged, in accordance with Chapter XII "Lump sum telecommunications fees".

6. SEPA Credit Transfer /Single Euro Payments Area/ PLN 20.00
- transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:
 - including the account number of the beneficiary according to the IBAN standard
 - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

In accordance with the applicable rules specified for the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day, counting from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the credit transfer by the beneficiary's bank.

7. SEPA Credit Transfer Recall PLN 20.00
plus the other bank's fees

NOTE

SEPA Credit Transfer Recall Order may be submitted via electronic banking system within 13 months from the date of executing the transfer and only due to the following:

- invalid account number of the beneficiary
- invalid payment amount
- at the payer's request.

In accordance with the applicable rules for the SEPA Credit Transfer Scheme, following the receipt of a SEPA Credit Transfer Recall Order, the beneficiary's bank has 10 business days to examine the Recall Order it received, and send its refusal or return the transaction.

The returned amount of the transaction may be reduced by costs of the beneficiary's bank.

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| 8. EuroExpress Transfer | PLN 200.00 |
| /Trans-European Automated Real-Time Gross Settlement Express Transfer System/ | |
| - transfer in EUR to a beneficiary's account held with a bank which is a member of the TARGET2 System | |
| and: | |
| - including the BIC code of the beneficiary's bank | |
| - including the account number of the beneficiary according to the IBAN standard | |
| - defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary | |

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

Verification of the beneficiary's bank's participation in the TARGET2 System takes place while ordering the transfer in the electronic banking system.

In accordance with the applicable rules specified for the TARGET2 System, the Bank executes the transfer in real time, in express mode, with value date D for the beneficiary's bank, where D stands for the date of execution of the Client's payment instruction by the Bank.

The final manner of execution of a EuroExpress Transfer depends on the beneficiary's bank.

No additional telecommunications fees (SWIFT) are charged for the execution of a EuroExpress Transfer.

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| 9. Client's written order for the Bank to contact another bank, related to: | PLN 200.00
plus the other bank's fees |
| a) cancelling or changing the payment details of an outgoing international payment | |
| b) searching for an incoming international payment | |
| c) questions regarding an international payment that has been correctly executed and settled by the Bank (outgoing or incoming) | |

NOTE:

The fee is collected for each action listed in point 9 a, b or c.

C. Electronic Banking

1. Home Banking System

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| 1. System installation (for each installation, including installation and reinstallation of upgrades) | PLN 450.00
(one-off fee) |
| 2. System user training | PLN 400.00
(one-off fee) |
| 3. Access to the system (for each installation) | PLN 350.00
(per month) |
| 4. Support/consulting services during system 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 1.5 hour | PLN 150.00 |
| b) more than 1.5 hour | PLN 300.00 |
| c) daily rate | PLN 500.00 |

NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's).

2. mBank CompanyNet - Internet Banking System

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| 1. Access to and parameterisation of the system in accordance with the Client's instruction | no fee |
| 2. Adding a new system user: | |
| based on a paper-based application submitted by the Client | PLN 50.00 |
| by the Client in the system | no fee |

NOTE

The fee is not charged:

- a) for applications submitted prior to 1 January 2019
- b) when the application is submitted jointly with an application for access to the system

3. Fee for modifying authorisations of a system user (regardless of the scope of the modification):

- | | |
|---|-----------|
| a) based on a paper-based application submitted by the Client | PLN 50.00 |
| b) by the Client in the system | no fee |

NOTE

The fee is not charged for applications submitted prior to 1 January 2019.

- | | |
|--|------------------------|
| 4. Using the system, in the variant covering a basic transactional module and: | |
| a) no more than two additional modules – for every system installation | PLN 60.00 (per month) |
| b) three to four additional modules – for every system installation | PLN 120.00 (per month) |
| c) more than four additional modules – for every system installation | PLN 180.00 (per month) |

NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the system (excluding the FX platform and Business news module).

- | | |
|----------------------------------|----------------------|
| 5. Monthly fee for system users: | |
| a) up to two users inclusive | no fee |
| b) more than two | PLN 10.00 (per user) |

NOTE

The fee will be charged from 1st March 2019.

- | | |
|--|-----------------------------|
| 6. Using the Business news module of the system | PLN 30.00
(per month) |
| 7. Using the FX platform | no fee |
| 8. System user training | PLN 300.00
(one-off fee) |
| 9. Issuing a hardware token | PLN 200.00 |
| 10. Support/consulting services during electronic banking systems' 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 1.5 hour | PLN 150.00 |
| b) more than 1.5 hour | PLN 300.00 |
| c) daily rate | PLN 500.00 |

NOTE

The daily rate is applicable to work amounting to more than 6 hours a day (including the journey to the Client's).

- | | |
|--|----------------------|
| 11. Fee for changing the way of presentation and operation of the structure of the Client's Group of Companies in internet electronic banking system from context menu to holding (or vice versa) (for every entity being part of the Group's structure) | PLN 200.00 |
| 12. Mobile Authorisation service | |
| a) use of the service | no fee |
| b) activation of the service | PLN 6.00 (each time) |

3. mBank CompanyMobile

- | | |
|--|--------|
| 1. Access to mBank CompanyMobile | no fee |
| 2. Using the mBank CompanyMobile service | no fee |

4. mBank CompanyConnect service

- | | |
|--|--|
| 1. Access to mBank CompanyConnect service in the Classic and Developer version | PLN 2,000.00 |
| 2. Using the mBank CompanyConnect service | PLN 200.00 |
| 3. Preparation of an individual integration solution | subject to negotiation,
min. PLN 3,000.00 (one-off fee) |
| 4. Using an individual integration solution | subject to negotiation,
min. PLN 500.00 (one-off fee) |
| 5. Access to Custom Import in the internet electronic banking system | PLN 1,000.00
(one-off fee) |
| 6. Providing access to file conversion software | PLN 1,000.00 |

5. SWIFTNET Korpo service

- | | |
|--|-------------------------------|
| 1. Implementation of service on the test environment – payable upon completing tests | PLN 4,000.00
(one-off fee) |
| 2. Implementation of service on production environment | PLN 4,000.00
(one-off fee) |

3. Fee for using SWIFTNET Korpo (including generation of MT940, MT 941, MT942 or MT950 statements)	PLN 1,000.00 (per month)
4. Parameterization of an additional account/ additional accounts	PLN 400.00 (one-off fee)
5. Readiness to provide MT940, MT 941, MT942 or MT950 statements from an additional account	PLN 50.00 (per month)

D. Business Cards

1. Visa Business debit payWave payment Card

1. Card issue	PLN 50.00
2. Monthly card fee	PLN 5.00
3. Duplicate copy of the card	PLN 30.00
4. Replacement card	PLN 40.00
5. Checking the account balance at an ATM – service available at selected ATMs	PLN 2.50
6. Sending a payment card or the PIN code to the Bank's branch or to the correspondence address of the card user:	
a) by unregistered letter	no fee
b) by courier	PLN 50.00
7. Cash withdrawal at merchant's (Visa Cash Back) ²	PLN 1.50
8. Cash withdrawal:	
a) at ATMs operated by:	
– Planet Cash	PLN 3.00
– Euronet in Poland	PLN 3.00
– Santander Bank Polska S.A.	PLN 3.00
b) at other ATMs and cash desks of banks in Poland	3%, min. PLN 7.00
c) at ATMs and cash desks of banks abroad	4%, min. PLN 10.00
9. Cash deposit using a Visa Business payWave debit card in a cash deposit machine operated by:	
a) the Bank	0.3%, min. PLN 7.00
b) Euronet	0.3%, min. PLN 7.00
10. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
11. Card blocking	no fee
12. Changing the daily limits after a card has been issued	PLN 10.00

2. Visa Business payWave payment Card

1. Card issue (fee charged each time upon card order)	PLN 190.00
2. Annual card fee	PLN 190.00
3. Duplicate copy of the card	PLN 70.00
4. Replacement card	PLN 150.00
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Sending a payment card or the PIN code:	
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
7. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00
8. Checking the card balance at an ATM – service available at selected ATMs	PLN 2.50

² For more details visit mBank Group's website at www.mbank.pl

9. Cash withdrawal at merchant's (Visa Cash Back) ³	PLN 1.50
10. Settlement of transactions executed with the use of a charge card - of transaction value	1.2%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card insurance ("Just in case" package)	PLN 0.29 (per month)
14. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 100.00
15. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
16. PIN change at an ATM offering the service ⁴	PLN 2.00

3. MasterCard Corporate PayPass payment Card

1. Card issue (fee charged each time upon card order)	PLN 190.00
2. Annual card fee	PLN 190.00
3. Duplicate copy of the card	PLN 70.00
4. Replacement card	PLN 150.00
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Sending a payment card or the PIN code:	
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
7. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00
8. Checking the card balance at an ATM – service available at selected ATMs	PLN 2.50
9. Cash withdrawal at merchant's (MasterCard CashBack) ⁵	PLN 1.50
10. Settlement of transactions executed with the use of a charge card – of transaction value	1.2%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card insurance ("Just in case" package)	PLN 0.29 (per month)
14. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 100.00
15. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
16. PIN change at an ATM offering the service ⁶	PLN 2.00

4. Visa Business Gold payWave payment Card

1. Card issue (fee charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00

³ For more details visit mBank Group's website at www.mbank.pl

⁴ Fees applicable since the launch of the service by the Bank.

⁵ For more details visit mBank Group's website at www.mbank.pl

⁶ Fees applicable since the launch of the service by the Bank.

3. Duplicate copy of the card	PLN 150.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Sending a payment card by courier to:	
a) the correspondence address of the card user	no fee
b) the Bank's branch	PLN 50.00
7. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00
8. Checking the card balance at an ATM – service available at selected ATMs	PLN 2.50
9. Cash withdrawal at merchant's (Visa Cash Back) ⁷	PLN 1.50
10. Settlement of transactions executed with the use of a charge card – of transaction value	1.2%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 150.00
14. Visit to an airport lounge as a participant of the Priority Pass programme	USD 32.00 (per person)
15. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
16. PIN change at an ATM offering the service ⁸	PLN 2.00

5. MasterCard Corporate Gold PayPass payment Card

1. Card issue (fee charged each time upon card order)	PLN 340.00
2. Annual card fee	PLN 340.00
3. Duplicate copy of the card	PLN 150.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Sending a payment card by courier to:	
a) the correspondence address of the card user	no fee
b) the Bank's branch	PLN 50.00
7. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00
8. Checking the card balance at an ATM – service available at selected ATMs	PLN 2.50
9. Cash withdrawal at merchant's (MasterCard CashBack) ⁹	PLN 1.50
10. Settlement of transactions executed with the use of a charge card – of transaction value	1.2%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee

⁷ For more details visit mBank Group's website at www.mbank.pl

⁸ Fees applicable since the launch of the service by the Bank.

⁹ For more details visit mBank Group's website at www.mbank.pl

13. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 150.00
14. Visit to an airport lounge as a participant of the Priority Pass programme	USD 32.00 (per person)
15. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
16. PIN change at an ATM offering the service ¹⁰	PLN 2.00

6. Visa Business Platinum PayWave payment Card

1. Card issue (fee charged each time upon card order)	PLN 525.00
2. Annual card fee	PLN 525.00
3. Duplicate copy of the card	PLN 100.00
4. Replacement card	no fee
5. Express card issue (additional fee to points 1, 3 and 4)	PLN 500.00 plus shipping costs
6. Sending a payment card by courier to:	
a) the correspondence address of the card user	no fee
b) the Bank's branch	PLN 50.00
7. Cash withdrawal – of the value withdrawn:	
a) in Poland	3%, min. PLN 7.00
b) abroad	4%, min. PLN 10.00
8. Checking the card balance at an ATM – service available at selected ATMs	PLN 2.50
9. Cash withdrawal at merchant's (Visa Cash Back) ¹¹	PLN 1.50
10. Settlement of transactions executed with the use of a charge card - of transaction value	0%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card issue (fee charged if the Client withdraws from the Agreement)	PLN 250.00
14. Visit to an airport lounge as a participant of the Priority Pass programme	USD 32.00 (per person)
15. Lists of transactions:	
a) electronic list of transactions	no fee
b) paper list of transactions	PLN 4.00
additionally, if requested by the Client:	
c) copy of a paper list of transactions	PLN 9.00
16. PIN change at an ATM offering the service ¹²	PLN 2.00

7. Visa Business Prepaid Card

1. Card issue	PLN 30.00
2. Monthly card fee	subject to negotiation
3. Card renewal	PLN 30.00
4. Replacement card	PLN 30.00
5. Checking the card balance:	
a) by calling 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
6. Personalised card (Picture Card)	PLN 5.00 (added each time to card issue fee)

¹⁰ Fees applicable since the launch of the service by the Bank.

¹¹ For more details visit mBank Group's website at www.mbank.pl

¹² Fees applicable since the launch of the service by the Bank.

7. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
b) courier delivery – collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
8. Cash withdrawal – of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	4%, min. PLN 10.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	4%, min. PLN 10.00
9. Card loading through an internal/external transfer	cost of transfer
10. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
11. Copy of a document confirming a transaction executed:	
a) in Poland	PLN 20.00
b) abroad	PLN 50.00
12. Card blocking	no fee
13. Card insurance:	
a) against unauthorised use of the card	no fee
b) against loss of money withdrawn from an ATM	no fee
14. Access to the On-line Prepaid Cards Service for card users	no fee
15. Maintenance of the prepaid account used to service cards for the Client	no fee
16. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
17. Preparing and production of cards with a personalized design prepared by the Client – front and back side (Co-brand Card) – depending on the number of cards ordered	subject to negotiation
18. PIN change at an ATM offering the service ¹³	PLN 2.00
19. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, card personalisation or data modification (for every 100 items of the order)	PLN 20.00
b) orders other than mass cards orders (for every 100 items of the order)	PLN 10.00
20. Preparing – at the request of the Client – and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00
21. Acceptance and execution of the instruction to change an account for commissions or fees for inactive Prepaid cards (the fee is charged regardless of the number of cards it concerns).	PLN 200.00

NOTE to points 19 - 21

The fee is calculated and collected once a month as part of the “periodical settlement”.

22. Acceptance and execution of the instruction to change the program code to inactive Prepaid cards	PLN 200.00
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8. Visa Profit Prepaid Card

1. Card issue	PLN 15.00
2. Monthly card fee	negotiable
3. Card renewal	PLN 15.00
4. Replacement card	PLN 15.00
5. Checking the card balance:	
a) by calling 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

¹³ Fees applicable since the launch of the service by the Bank.

6. Personalised card (Picture Card)	PLN 5.00 (added each time to card issue fee)
7. Card or PIN delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery – collective delivery (for every 1,000 cards or PIN numbers)	PLN 30.00
8. Cash withdrawal – of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all cash desks at domestic banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 7.00
9. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
10. Copy of a document confirming a transaction executed in Poland	PLN 20.00
11. Card blocking	no fee
12. Access to the On-line Prepaid Cards Service for card users	no fee
13. Maintenance of the prepaid account used to service cards for the Client	no fee
14. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client – Picture Cards)	PLN 300.00
15. Preparing and production of cards with a personalized design prepared by the Client – front and back side (Co-brand Card), depending on the number of cards ordered	subject to negotiation
16. PIN change at an ATM offering the service ¹⁴	PLN 2.00
17. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, card personalisation or data modification (for every 100 items of the order)	PLN 20.00
b) orders other than mass cards orders (for every 100 items of the order)	PLN 10.00
18. Preparing – at the request of the Client – and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00
19. Acceptance and execution of the instruction to change an account for commissions or fees for inactive Prepaid cards (the fee is charged regardless of the number of cards it concerns).	PLN 200.00
NOTE to points 17 - 19 The fee is calculated and collected once a month as part of the "periodical settlement".	
20. Acceptance and execution of the instruction to change the program code to inactive Prepaid cards	PLN 200.00
9. Visa Bonus Prepaid Card	
1. Card issue	PLN 10.00
2. Monthly card fee	subject to negotiation
3. Card renewal	PLN 10.00
4. Replacement card	PLN 10.00
5. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
6. Personalised card (Picture Card)	PLN 5.00 (added each time to card issue fee)
7. Card delivery:	
a) standard delivery	no fee
b) courier delivery	PLN 20.00
c) courier delivery - collective delivery (for every 1,000 cards)	PLN 30.00
8. Loading/unloading cards through the internet electronic banking system (loading/unloading with the use of a loading file) – of the loading/unloading value	0.5%
9. Copy of a document confirming a transaction executed in Poland	PLN 20.00

¹⁴ Fees applicable since the launch of the service by the Bank.

10. Card blocking	no fee
11. Access to the On-line Prepaid Cards Service for card users	no fee
12. Maintenance of the prepaid account used to service cards for the Client	no fee
13. Enabling the Client to order personalized cards (personalized design on the front side prepared by the Client - Picture Cards)	PLN 300.00
14. Preparing and production of cards with a personalized design prepared by the Client – front and back side (Co-brand Card), depending on the number of cards ordered	subject to negotiation
15. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, card personalisation or data modification (for every 100 items of the order)	PLN 20.00
b) orders other than mass cards orders (for every 100 items of the order)	PLN 10.00
16. Preparing – at the request of the Client – and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00
17. Acceptance and execution of the instruction to change an account for commissions or fees for inactive Prepaid cards (the fee is charged regardless of the number of cards it concerns).	PLN 200.00

NOTE to points 15 - 17

The fee is calculated and collected once a month as part of the “periodical settlement”.

18. Acceptance and execution of the instruction to change the program code to inactive Prepaid cards	PLN 200.00
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10. MasterCard eMoney Prepaid Card (Electronic Money Instrument)

1. Monthly card fee	no fee
2. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
3. Electronic Money redemption	PLN 14.90
4. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
5. Card blocking	no fee
6. Access to the On-line Prepaid Cards Service for card holders	no fee
7. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, (for every 100 items of the order)	PLN 20.00
b) mass cards orders: top-up or activation (for every 100 items of the order)	PLN 10.00
8. Preparing – at the request of the Client - and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00

NOTE to points 7 and 8

The fee is calculated and collected once a month as part of the “periodical settlement”.

11. MasterCard eMoney PayPass Prepaid Card (Electronic Money Instrument)

1. Monthly card fee	no fee
2. Checking the card balance:	
a) by calling 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. Cash withdrawal – of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00
4. Card loading through an internal/external transfer	cost of transfer
5. Loading cards through the internet electronic banking system	no fee (loading with the use of a loading file)
6. Electronic Money redemption	PLN 14.90

7. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
8. Card blocking	no fee
9. Access to the On-line Prepaid Cards Service for card users	no fee
10. PIN change at an ATM offering the service ¹⁵	PLN 2.00
11. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, (for every 100 items of the order)	PLN 20.00
b) mass cards orders: top-up or activation (for every 100 items of the order)	PLN 10.00
12. Preparing – at the request of the Client – and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00

NOTE to points 11 and 12

The fee is calculated and collected once a month as part of the “periodical settlement”.

12. Visa eMoney Prepaid Card (Electronic Money Instrument)

1. Monthly card fee	no fee
2. Checking the card balance:	
a) by calling 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. Cash withdrawal – of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00
4. Card loading through an internal/external transfer	cost of transfer
5. Loading cards through the internet electronic banking system	no fee (loading with the use of a loading file)
6. Electronic Money redemption	PLN 14.90
7. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
8. Card blocking	no fee
9. Access to the On-line Prepaid Cards Service for card users	no fee
10. PIN change at an ATM offering the service ¹⁶	PLN 2.00
11. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, (for every 100 items of the order)	PLN 20.00
b) mass cards orders: top-up or activation (for every 100 items of the order)	PLN 10.00
12. Preparing – at the request of the Client - and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00

NOTE to points 11 and 12

The fee is calculated and collected once a month as part of the “periodical settlement”.

13. Visa eMoney payWave Prepaid Card (Electronic Money Instrument)

1. Monthly card fee	no fee
2. Checking the card balance:	
a) by calling 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

¹⁵ Fees applicable since the launch of the service by the Bank.

¹⁶ Fees applicable since the launch of the service by the Bank.

3. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	PLN 5.00
b) at all ATMs abroad	3%, min. PLN 7.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	3%, min. PLN 15.00
4. Card loading through an internal/external transfer	cost of transfer
5. Loading cards through the internet electronic banking system	no fee (loading with the use of a loading file)
6. Electronic Money redemption	PLN 14.90
7. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs
8. Card blocking	no fee
9. Access to the On-line Prepaid Cards Service for card users	no fee
10. PIN change at an ATM offering the service ¹⁷	PLN 2.00
11. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, (for every 100 items of the order)	PLN 20.00
b) mass cards orders: top-up or activation (for every 100 items of the order)	PLN 10.00
12. Preparing – at the request of the Client - and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00

NOTE to points 11 and 12

The fee is calculated and collected once a month as part of the "periodical settlement".

14. Visa eMoney Prepaid Card in EUR/USD/GBP (Electronic Money Instrument)

1. Monthly card fee	no fee
2. Checking the card balance:	
a) by calling the Prepaid Cards Service Centre	no fee
b) in the On-line Prepaid Cards Service	no fee
c) at ATMs offering the service	EUR 0.50 / GBP 0.50 / USD 0.50
3. Cash withdrawal - of transaction value:	
a) at all domestic ATMs	EUR 1.50 / GBP 1.00 / USD 2.00
b) at all ATMs abroad	EUR 2.50 / GBP 2.00 / USD 3.00
c) at all cash desks at domestic and foreign banks providing the service of cash withdrawal with the use of the card	EUR 2.50 / GBP 2.00 / USD 3.00
4. Card loading through an internal/external transfer	cost of transfer
5. Loading cards through the internet electronic banking system	no fee (loading with the use of a loading file)
6. Electronic Money redemption plus currency conversion costs	PLN 14.90
7. Electronic Money redemption by means of postal order	PLN 14.90 plus postal order costs plus currency conversion costs
8. Card blocking	no fee
9. Access to the On-line Prepaid Cards Service for card users	no fee
10. PIN change at an ATM offering the service ¹⁸	EUR 0.50 / GBP 0.50 / USD 0.50
11. Preparing – at the request of the Client and on the basis of the information provided by him – an electronic data file in a required format to file:	
a) mass cards orders: orders for personalised cards, (for every 100 items of the order)	PLN 20.00
b) mass cards orders: top-up or activation (for every 100 items of the order)	PLN 10.00
12. Preparing – at the request of the Client - and making it available in the form of an electronic file, a report connected with mass cards orders	PLN 10.00

NOTE to points 11 and 12

The fee is calculated and collected once a month as part of the "periodical settlement".

¹⁷ Fees applicable since the launch of the service by the Bank.

¹⁸ Fees applicable since the launch of the service by the Bank.

NOTE to section I.D. subsection 1, 7, 12 and 13

In the case of transactions with the use of cards whose settlement currency is PLN, a commission is charged for conversion of transactions executed in currency other than PLN in the amount of up to 5.9% of the transaction value.

NOTE to section I.D. subsection 2, 4 and 6

In the case of a transaction in a foreign currency other than EUR, a currency conversion commission of up to 2.5% is added to the transaction value.

NOTE to section I.D. subsection 14

In the case of a transaction executed in a currency other than the Card's settlement currency, a currency conversion commission of 3% is added to the transaction value.

E. SME Package

Flexible Package for Small and Medium-Sized Enterprises

- | | |
|---|-------------|
| 1. Using the flexible account includes: | PLN 90.00 |
| – standard account administration (as per section I.A. point 3) and | (per month) |
| – access to (including parameterization) of internet electronic banking system and | |
| – use of mBank CompanyNet – internet electronic banking system (basic transactional module) | |
| 2. Using the flexible account plus includes: | PLN 140.00 |
| – standard account administration (as per section I.A. point 3) and | (per month) |
| – access to (including parameterization) of internet electronic banking system and | |
| – use of mBank CompanyNet – internet electronic banking system (basic transactional module) and | |
| – Auto Overnight – automatic overnight deposit account | |

NOTE

If administration of an account includes additional services listed in section I.A point 4 or 5, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

If accounts for at least two Clients linked by capital or organisation, i.e. by the owner/co-owner/shareholder are held with the Bank, the fees referred to in points 1 and 2 total respectively PLN 75 and 125.

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| 3. Using two freely selected additional module of the internet electronic banking system | no fee |
| – per module as part of every installation of the system | |
| 4. Using a third or any subsequent freely selected additional module of the internet electronic banking system | PLN 30.00 |
| – per module as part of every installation of the system | (per month) |

NOTE

The following modules: FX platform, Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the internet electronic banking system.

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|--|--------------------|
| 5. Using the mBank CompanyConnect service | PLN 100.00 |
| | (per month) |
| 6. Issuing a Visa Business debit payWave payment card | no fee |
| 7. Using a VISA Business debit payWave payment card | PLN 5.00 |
| | (per month) |
| 8. Cash withdrawal using a Visa Business debit payWave payment card at Planet Cash ATMs | PLN 1.00 |
| 9. Cash deposit using a Visa Business payWave debit card in a cash deposit machine operated by: | |
| a) the Bank | 0,1% min. PLN 5.00 |
| b) Euronet | 0,1% min. PLN 5.00 |
| 10. Issuing a VISA Business payWave debit card (fee collected if the Client withdraws from the Agreement) | PLN 30.00 |
| 11. Issuing a VISA Business payWave payment card | PLN 50.00 |
| 12. Renewing a VISA Business payWave payment card | PLN 50.00 |
| 13. Using a VISA Business payWave payment card | PLN 10.00 |
| | (per month) |
| 14. Issuing a MasterCard Corporate PayPass payment card | PLN 50.00 |
| 15. Renewing a MasterCard Corporate PayPass payment card | PLN 50.00 |
| 16. Using a MasterCard Corporate PayPass payment card | PLN 10.00 |
| | (per month) |
| 17. PLN transfer – debiting the account, made to a PLN account - submitted via the electronic banking system | |
| a) from 1 to 50 transfers effected in PLN (for each transfer) | PLN 1.50 |
| b) 51 transfers effected in PLN and more (for each transfer) | PLN 1.00 |

18. Express Elixir instant transfer in PLN – debiting the account	PLN 6.00
19. Blue Cash instant transfer in PLN – debiting the account	PLN 6.00
20. SEPA Credit Transfer /Single Euro Payments Area/	PLN 5.00
– transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:	
– including the account number of the beneficiary according to the IBAN standard	
– defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary	

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR. SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA Scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system. In accordance with the applicable rules specified for the SEPA Credit Transfer Scheme, the maximum settlement period is 1 business day, counting from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the credit transfer by the beneficiary's bank.

21. SEPA transfer in the Client's account held with the Bank	PLN 5.00
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F. Other Account Service

1. Issuing cheques (for each cheque issued)	PLN 10.00
2. Certifying a cheque	PLN 8.00
3. Stop payment for a lost or stolen cheque	PLN 10.00
4. Issuing a statement confirming that the client holds an account with the bank or statement on the account balance	
a) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 30.00
– by mail or in the Bank's branch	PLN 100.00
b) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 100.00
– by mail or in the Bank's branch	PLN 150.00
5. Transfer execution statement	PLN 30.00
6. Sending a copy of a transaction execution statement by fax	PLN 10.00
7. Copy of a list of transactions in the bank account - per page	PLN 10.00

NOTE

No fee is charged if:

- interest accrued was the only transaction in the account in the period covered by the statement,
- the statement is issued by order of a court or a prosecutor's office for proceedings in criminal cases, criminal tax cases, alimony cases, or alimony pension cases.

8. Closing an account	PLN 100.00
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NOTE

Fee charged when the bank account agreement is terminated by the Client or by mutual consent.

9. Issuing a certificate authorising its holder to export foreign currency	PLN 20.00
10. Accepting power of attorney to administer funds held in the account in order to secure claims of a third party (if objective of the power of attorney arises from its content)	PLN 50.00
11. Authenticating signatures put on behalf of the Client	PLN 10.00
12. Accepting and executing an instruction to freeze funds held in the account to secure agreements concluded by the Client:	
a) with the Bank	no fee
b) with other entities	PLN 20.00
13. Lien on receivables from the Client's account to secure a third party's claim	PLN 100.00
14. Readiness to deliver MT940, MT941, MT942 or MT950 statements concerning a single account via electronic banking systems or via SWIFT	PLN 50.00 (monthly)
15. Single MT940 statement delivered via SWIFT	PLN 12.00
16. Access to the account from abroad (submitting orders in the form of SWIFT MT101 messages)	PLN 500.00
17. One-time compilation and delivery in an electronic form of:	
a) a copy of standard reports made available in electronic banking systems, also connected with cards, subject to point b)	PLN 20.00

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|---|---|
| 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, also connected with cards – depending on the complexity of the report | subject to negotiation
min. PLN 200.00 |

NOTE

The fee is calculated for each report and charged collectively once a month as part of "periodical settlement".

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|---|------------------------|
| 18. Reports' adjustment in accordance with the Client's specifications and developing the option to access them via electronic banking systems | subject to negotiation |
| 19. Seizure of an account by order of an enforcement authority – per seizure order, charged upon full repayment of the seized amount, on top of transfer fees | PLN 200.00 |
| 20. Issuing a document confirming 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 |
| b) in paper form | PLN 20.00 |

II. Cheques

- | | |
|--|---------------------------------------|
| 1. Purchasing domestic bank cheques – of the value of the cheque | 0.5%, min. PLN 30.00 |
| 2. Selling bank cheques in Poland – of the value of the cheque | 0.5%, min. PLN 50.00, max. PLN 200.00 |
| 3. Collecting a clearing cheque | PLN 20.00 |

NOTE to points 1-3

No fee is charged for purchasing, selling and collecting cheques with the value of up to the equivalent of USD 100.

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| 4. Stopping a lost or stolen bank cheque | PLN 200.00 |
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III. Bills of Exchange

- | | |
|---|--|
| 1. Presentation of a bill/note for payment: | |
| a) discounted by the Bank | PLN 40.00 |
| b) other – of the value of the bill/note | 0.2%, min. PLN 60.00, max. PLN 400.00 |
| 2. Sending a bill/note for collection – of the value of the bill/note | 0.2%, min. PLN 100.00, max. PLN 500.00 |
| 3. Protesting a bill/note: | |
| a) issued in the Polish language | PLN 40.00 |
| b) issued in another language | PLN 150.00 |

NOTE

The fee is charged separately, on top of the reimbursement of the Bank's cost of the protest, translation, and postal fees.

The Bank does not have drafts and promissory notes for import collection protested by notary, in accordance with Chapter VII point 4.

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| 4. Aval (guarantee) | see section V |
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IV. Loans

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|--|----------------------------|
| 1. Fee for the analysis of documents in order to grant a credit-risk-bearing product – of the value of the product | 0.1%, min. PLN 500.00 |
| 2. Commission for granting a loan – of the value of the loan | |
| a) for non-revolving loans – charged once | max 3%, min PLN 3,000.00 |
| b) for revolving loans – charged once or each year | 2% p.a., min. PLN 2,000.00 |
| 3. Issuing a credit promise – of the value of the promise | min. PLN 1,000.00 |
| 4. Compensation for withdrawing from the terms and conditions of a credit promise – of the value of the promise | min. PLN 1,000.00 |
| 5. Early repayment of a loan - of the value of the loan | min. 2.5% |

NOTE

In the case of non-revolving loans, the commission is calculated on the amount of the loan repaid before the repayment date indicated in the repayment schedule in the agreement.

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|---|-----------|
| 6. Commission for early termination of the agreement – of the value of the loan | min. 2.5% |
|---|-----------|

NOTE

In the case of revolving loans, the commission is calculated on the amount of the loan granted.

7. Commission on the unused loan amount, charged from the date of putting the loan at the Borrower's disposal to the final utilization date	5% p.a.
8. Administrative fee ¹⁹	max. 5% p.a.
9. Amendment to loan agreement (annex):	
a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments	min. PLN 1,500.00
b) other than with respect to loan repayment schedule or dates of releasing loan tranches	min. PLN 1,000.00
10. Issuing a certificate of repayment of a loan in PLN/foreign currency	
a) completed this year	PLN 60.00
b) completed in previous years	PLN 80.00
11. Credit contract statements:	
a) electronic statements	no fee
a) paper statements	PLN 25.00

NOTE

The fee is calculated for each paper statement and charged collectively once a month as part of "periodical settlement". Additionally, at the Client's request:

c) copies of statements	PLN 30.00
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NOTE

The fee is calculated for each copy and charged collectively once a month as part of "periodical settlement". Copies of credit contract statements are delivered in one form, selected by the Client.

12. Loan drawdown instruction submitted by the Client to the Bank in other form than the use of the "loan payment" action in mBank CompanyNet – online electronic banking system	PLN 80.00
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NOTE

The fee is not charged in the case of loan drawdown instructions concerning loans to finance technological investment.

13. Loan repayment instruction submitted by the Client to the Bank in other form than with the use of the "loan repayment" action in mBank CompanyNet – online electronic banking system	PLN 80.00
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V. Multi-product limits

1. Fee for the analysis of documents in order to grant a credit-risk-bearing product	0.1%, min. PLN 700.00 – of the Limit amount
2. Commission for granting a Limit, charged once or each year – of the amount of Limit granted	2% p.a.
3. Commission for early termination of the framework agreement – of the amount of Limit granted	min. 2%
4. Commission on the unused Limit amount, charged from the date the Limit is made available to its expiry date	5% p.a.
5. Administrative fee ²⁰	max. 5% p.a.
6. Amendments to the framework agreement (annex):	
a) in the scope of loan repayment schedule or dates of releasing loan tranches and other amendments	min. PLN 1,500.00
b) other than with respect to loan repayment schedule or dates of releasing loan tranches	min. PLN 1,000.00
7. Issuing a certificate of repayment/expiry of all products granted within the Limit	
a) completed this year	PLN 60.00
b) completed in previous years	PLN 80.00

VI. Trade finance

Discount of trade receivables, Electronic discount of receivables

1. Fee for the analysis of documents in order to grant a product (a fixed amount or % of the amount of the Limit requested)	subject to negotiation
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¹⁹ Commission for administering and servicing the loan, calculated on the amount of the Bank's exposure arising from the loan as at the date of calculation indicated in the loan agreement

²⁰ Commission for administering and servicing the Limit, calculated on the amount of the Bank's exposure arising from the Limit as at the date of calculation indicated in the framework agreement

- | | |
|---|--|
| 2. Commission for granting a Limit, charged once
(a fixed amount or % of the amount of the Limit granted) ²¹ | subject to negotiation |
| 3. Commission for granting a Limit, charged each year
(a fixed amount or % of the amount of the Limit granted) ²² | subject to negotiation |
| 4. Commission for the unused amount of the granted Limit / Commitment fee
calculated from the unused Limit amount | subject to negotiation |
| 5. Commission on the amount of a purchased receivable | subject to negotiation |
| 6. Administrative fee ²³ | subject to negotiation,
max. 5 % p.a. |

Financing of suppliers

- | | |
|---|--|
| 1. Fee for the analysis of documents in order to grant a product
(a fixed amount or % of the amount of the Limit requested) | subject to negotiation |
| 2. Commission for granting a Limit, charged once
(a fixed amount or % of the amount of the Limit granted) ²¹ | subject to negotiation |
| 3. Commission for granting a Limit, charged each year
(a fixed amount or % of the amount of the Limit granted) ²² | subject to negotiation |
| 4. Commission for the unused amount of the granted Limit / Commitment fee
calculated from the unused Limit amount | subject to negotiation |
| 5. Commission on the amount of a purchased receivable | subject to negotiation |
| 6. Administrative fee ²³ | subject to negotiation,
max. 5 % p.a. |

Financing of recipients

- | | |
|---|--|
| 1. Fee for the analysis of documents in order to grant a product
(a fixed amount or % of the amount of the Limit requested) | subject to negotiation |
| 2. Commission for granting a Limit, charged once
(a fixed amount or % of the amount of the Limit granted) ²¹ | subject to negotiation |
| 3. Commission for granting a Limit, charged each year
(a fixed amount or % of the amount of the Limit granted) ²² | subject to negotiation |
| 4. Commission for the unused amount of the granted Limit / Commitment fee
calculated from the unused Limit amount | subject to negotiation |
| 5. Commission on the amount of a purchased receivable | subject to negotiation |
| 6. Administrative fee ²³ | subject to negotiation,
max. 5 % p.a. |

Payment for liabilities, Electronic repayment of obligations

- | | |
|---|---|
| 1. Fee for the analysis of documents in order to grant a product
(a fixed amount or % of the amount of the Limit requested) | subject to negotiation |
| 2. Commission for granting a Limit, charged once
(a fixed amount or % of the amount of the Limit granted) ²¹ | subject to negotiation |
| 3. Commission for granting a Limit, charged each year
(a fixed amount or % of the amount of the Limit granted) ²² | subject to negotiation |
| 4. Commission for the unused amount of the granted Limit / Commitment fee
calculated from the unused Limit amount | subject to negotiation |
| 5. Commission on the amount of a purchased receivable | subject to negotiation |
| 6. Administrative fee ²³ | subject to negotiation,
max. 5% p.a. |

Discount of bills of exchange, Forfaiting

- | | |
|---|------------------------|
| 1. Fee for the analysis of documents in order to grant a product
(a fixed amount or % of the amount of the Line requested) | subject to negotiation |
|---|------------------------|

²¹ The commission is charged in the case of granting a revolving or a non-revolving Limit

²² The commission is charged in the case of granting a revolving Limit. In the case of granting a revolving Limit, the commission charged once or each year applies

²³ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement

2. Commission for granting a Line, charged once (a fixed amount or % of the amount of the Line granted) ²⁴	subject to negotiation
3. Commission for granting a Limit, charged each year (a fixed amount or % of the amount of the Line granted) ²⁵	subject to negotiation
4. Commission for the unused amount of the Line granted / Commitment fee calculated from the unused Line amount	subject to negotiation
3. Commission on the amount of the bill of exchange	subject to negotiation
4. Administrative fee ²⁶	subject to negotiation, max. 5% p.a.

NOTE

The applicable fees specified in Chapter IV of this Tariff apply to amendments (annexes), certificates and statements issued, and instructions under agreements concerning trade finance

VII. Guarantees, Counterguarantees, Surety, Stand-by Letters of Credit

1. Front-end fee for processing the order:	
a) to issue a guarantee, counterguarantee or surety, open a stand-by letter of credit – of the value of transaction	max. 3% min. PLN 500.00
b) to increase the amount of a guarantee, counterguarantee, surety or stand-by letter of credit – of the value of the increase	max. 3% min. PLN 500.00
c) to extend the validity period of a guarantee, counterguarantee, surety or stand-by letter of credit – of the remaining balance	max. 3% min. PLN 500.00
2. Fee for processing an order submitted in paper form	PLN 250.00 ²⁷
3. Cancellation of order to issue an mBank guarantee	PLN 150.00
4. Amendment to guarantee agreement or guarantee terms and conditions – other than specified in point 1b and 1c	PLN 500.00
5. Bank's exposure under issued guarantee, counterguarantee, surety or stand-by letter of credit – of the exposure value, for each commenced period of 3 months:	
a) secured with funds blocked in a current account of the ordering party or with a cash deposit	0.5%, min. PLN 250.00
b) secured with a counterguarantee of a foreign or domestic bank	0.5%, min. PLN 250.00
c) secured otherwise	1.5%, min. PLN 250.00
6. Administrative fee ²⁸	subject to negotiation, max. 5% p.a.
7. Payment of the amount claimed under a guarantee, counterguarantee, stand-by letter of credit or surety issued by the Bank– of the amount paid	0.2%, min. PLN 500.00 max. PLN 1,000.00
8. Assignment of rights under guarantee	PLN 500.00
9. Advising to the Client / depositing a non-mBank guarantee/ an amendment of a non-mBank guarantee or a stand-by letter of credit – of the value of the guarantee or stand-by letter of credit	0.2%, min. PLN 250.00 max. PLN 500.00
10. The Bank's commitment in respect of a confirmation of a non-mBank guarantee or stand-by letter of credit – depending on the issuing bank, of the commitment amount, for each commenced period of 3 months	subject to negotiation min. PLN 500.00
11. Changing the terms and conditions of a confirmed non-mBank guarantee or stand-by letter of credit	PLN 500.00
12. Issuing an opinion on or negotiating the terms and conditions (and templates) of a guarantee	PLN 1,000.00
13. Assistance in claim settlement or consulting about claim content under a non-mBank guarantee	PLN 500.00
14. Confirmation of the Client's signatures on a claim under a non-mBank guarantee or other correspondence (the fee for generating and sending a SWIFT message is charged separately)	PLN 250.00
15. Obtaining the confirmation of authenticity of a non-mBank guarantee at the Client's request	PLN 100.00
16. Mediation in delivering correspondence regarding non-mBank guarantees not handled by the Bank	PLN 100.00

²⁴ The commission is charged in the case of granting a revolving or a non-revolving Line

²⁵ The commission is charged in the case of granting a revolving Line. In the case of granting a revolving Line, the commission charged once or each year applies

²⁶ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement

²⁷ Applies to orders, that may be processed through the Trade Finance module of mBank CompanyNet, submitted in paper form

²⁸ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement

NOTE

Fees and commissions for operations not listed in Chapter VI, related to handling stand-by letters of credit (mBank/non-mBank), are set out in accordance with relevant provisions of Chapter VII.

VIII. Letters of Credit

A. mBank Documentary Letters of Credit

1. Front-end fee for processing the order:	
a) to open a letter of credit - of the value of the letter of credit	max. 3%, min. PLN 250.00
b) to increase the amount of a letter of credit - of the value of the increase	max. 3%, min. PLN 250.00
c) to extend a letter of credit - of the remaining balance	max. 3%, min. PLN 250.00
2. Fee for processing an order submitted in paper form	PLN 250.00
3. Amendment to the agreement on opening or securing a letter of credit (annex)	PLN 300.00
4. Cancelling the order to open a letter of credit or introduce amendments - depending on the work input required	min. PLN 250.00
5. The Bank's exposure due to opening a letter of credit (of the value of the letter of credit) or increasing the letter of credit amount (of the increase value) for each commenced period of 3 months	
a) pre-paid	0.15%, min. PLN 250.00, max. PLN 1,000.00
b) secured otherwise, as agreed with the Bank	max. 0.5%, min. PLN 250.00

NOTE

The commission for successive periods is calculated based on the remaining balance of the letter of credit.

6. Changing the terms and conditions of a letter of credit otherwise than indicated in point 1b and 1c	PLN 250.00
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NOTE to points 5 and 6

Only one, the highest commission is charged when several provisions of the letter of credit are amended at the same time.

7. Administrative fee ²⁹	subject to negotiation, max. 5% p.a.
8. The Bank's exposure due to deferred payment under the letter of credit:	
a) pre-paid	PLN 250.00
b) secured otherwise, for each commenced one-month period of the deferral, of the payment value	max. 0.3% min. PLN 250.00
9. Examining documents or payment or acceptance of a bill of exchange under an mBank letter of credit - of the value of documents/payment/bill of exchange	0.2% min. PLN 250.00
10. Endorsing documents or authorising the collection of goods when the bill of lading or insurance policy is issued or endorsed to the Bank	PLN 250.00
11. Transferring the letter of credit to secondary beneficiaries - of the transfer value	0.25%, min. PLN 250.00
12. Cancelling or writing down a fully unused letter of credit	PLN 100.00
13. Presenting discrepant documents - fee paid by the beneficiary/foreign bank	EUR 100.0030
14. Collection or return of cash cover for pre-paid letter of credit due to change of collateral	PLN 50.00
15. Drafting a letter of credit/an amendment based on an order submitted to the Bank and saving the draft in the Bank's records for a period of up to 30 calendar days	PLN 250.00
16. Redrafting a letter of credit/an amendment after the Client's corrections and saving the draft in the Bank's records for a period of up to 30 calendar days	PLN 100.00
17. Saving the draft letter of credit/amendment in the Bank's records - for additional subsequent 30 calendar days	PLN 50.00
18. Product-related advisory on drafting the terms and conditions for opening/amendment order or drafting a letter of credit, if no order has been submitted to the Bank	0,25%, min. PLN 1,000.00
19. Sending documents to other address than that of the person ordering a letter of credit (import)	PLN 50.00

²⁹ Commission for administering and servicing the credit-risk-bearing product of the bank, calculated on the amount of the Bank's exposure arising from the product as at the date of calculation indicated in the product agreement

30 - or its equivalent in other currency

B. non-mBank Documentary Letters of Credit

1. Advising the Client of a pre-advice	PLN 100.00
2. Advising the Client of an opened letter of credit (of the letter of credit amount) or increasing the amount of a letter of credit (of the increase value)	0.1% min. PLN 250.00, max. PLN 500.00
3. Bank's exposure due to letter of credit confirmation (of the letter of credit amount or of remaining balance) or due to increasing the amount of a confirmed letter of credit (of the increase value) – for each commenced period of 3 months, depending on the opening bank	subject to negotiation min. PLN 500.00
4. Advising the Client of an amendment to the terms and conditions of a letter of credit	PLN 250.00 other than amount increase

NOTE to points 2 and 3-4

Only one, the highest commission is charged when several provisions of the letter of credit are amended at the same time.

5. Examining documents or payment under the letter of credit – of the value of documents/payment	0.2% min. PLN 500.00
6. Sending documents without their examination (refers to non-confirmed letters of credit) – of the value of documents or value of payment	0,2%, min. PLN 250.00 max. PLN 1,000.00
7. Presenting discrepant documents– fee paid by the beneficiary	PLN 250.00
8. The Bank's exposure due to acceptance or deferred payment under a confirmed letter of credit (on top of fees set out in point 5) – depending on the opening bank, of the value of exposure, for each commenced period of 1 month	subject to negotiation min. PLN 200.00
9. Payment deferral under a non-confirmed letter of credit (on top of fees in point 5)	PLN 250.00
10. Preliminary examination of a full set of documents or of a single document: – for each set of documents – for each single document (does not exclude commission for final examination in accordance with point 5)	PLN 500.00 PLN 100.00
11. Transferring the letter of credit to secondary beneficiaries – of the transfer value min. PLN 250.00	0,25%,

NOTE

The fee is collected from the primary beneficiary unless agreed otherwise.

12. Transferring proceeds under the letter of credit to the Bank or other indicated entity	PLN 200.00
13. Transfer of money to another bank: – PLN – foreign currency	PLN 50.00 PLN 100.00
14. Depositing (registering) a letter of credit submitted by the Client to the Bank	0.1%, min. PLN 250.00, max. PLN 500.00
15. Cancelling or writing down a fully unused letter of credit	PLN 100.00
16. Photocopies of documents submitted under non-mBank letter of credit (if additional copies of the documents are not submitted by the Client)	PLN 50.00
17. Product-related consultancy on the terms and conditions of letter of credit	PLN 1,000.00

C. Other Activities Performed in Connection with Handling mBank and non-mBank Documentary Letters of Credit

1. Preparing and sending information not related to amendments to letter of credit terms and conditions, including payment monitoring	subject to negotiation min. PLN 50.00
2. Sending a document/documents to supplement or replace documents included in a set of documents sent earlier	PLN 50.00
3. Returning/sending to the beneficiary/intermediary bank unaccepted or unpaid documents	PLN 50.00
4. Renewing an expired mBank or non-mBank letter of credit (on top of the commission for amendment or for exposure arising from letters of credit or for discrepant documents)	PLN 100.00
5. Retrieving a document/documents regarding completed transactions from the Bank's archive	PLN 200.00

6. Sending a fax	PLN 10.00
7. Sending bank information or scanned documents to the Client via e-mail	PLN 25.00

IX. Documentary Collection

1. Advising the Client of documentary collection	PLN 150.00
2. Delivering documents against payment, acceptance of a draft or against issuance of a promissory note - of the collected amount	0.2%, min. PLN 250.00 max. PLN 1,250.00
3. Handling bills of exchange (including presenting a draft for acceptance, receipt of a promissory note or bills of exchange secure storage. Excluding the notarial protest of a bill of exchange which is not executed by the Bank)	PLN 150.00
4. Execution of partial payment (starting from the second payment)	PLN 50.00
5. Sending commercial or financial documents for collection – of the value of documents	0.2%, min. PLN 250.00 max. PLN 1,250.00
6. Preparing and sending information not related to amendments to collection terms and conditions, including payment monitoring	subject to negotiation min. PLN 50.00
7. Transfer of money to another bank:	
– PLN	PLN 50.00
– foreign currency	PLN 100.00
8. Returning uncollected documents	PLN 100.00

NOTE

If the payment is collected only with respect to part of the documents sent under one collection order, both the commission on collected amount and the fee for returning uncollected documents are charged.

9. Amending the collection instruction, including delivery of documents/draft without payment	PLN 100.00
10. Assignment or endorsement of shipping documents (if shipping documents are addressed to the Bank)	PLN 200.00

NOTE

The fee is charged in addition to the fee for delivering documents against payment, acceptance of a draft or issuing a promissory note.

11. Handling a collection package including the activities indicated in points 1 -10 (the courier and telecommunication fees and the commission for a paper-based order are charged separately)	PLN 650.00
12. Fee for handling a paper-based order	PLN 250.00
13. Non-standard collection services:	
– sending documents to other address than the collection payer's address	PLN 100.00
– accepting a collection order placed after 12.00 p.m., but no later than by 1.00 p.m., for execution on the same day (the fee is charged regardless of the fees and commissions indicated in points 1-10)	PLN 100.00
– sending a fax at Client's request	PLN 10.00
– preparing and sending explanatory correspondence	PLN 100.00
– assistance in preparation of a bill of exchange/promissory note	PLN 100.00
– sending bank information or scanned documents to the Client via e-mail	PLN 25.00

X. Custody

1. Maintaining a securities account, a deposit account and registers – monthly fee	PLN 35.00
2. Custody of debt securities registered outside the KDPW S.A. (T-bills, monetary bills, mBank certificates of deposit, securities for which the Bank is a payment agent) – monthly fee depending on the nominal value of securities recorded in a securities account, a deposit account, as well as registers as at the end of individual calendar days	subject to negotiation
3. Custody of debt securities registered with the KDPW S.A. (T-bonds, other debt securities) – monthly fee depending on the market value of securities registered on a securities account, a deposit account, as well as registers as at the end of individual calendar days	0.04% p.a.
4. Custody of equity securities registered with the KDPW S.A – monthly fee depending on the market value of securities recorded in a securities account, a deposit account, as well as registers as at the end of individual calendar days	0,2% p.p.
5. Custody of securities registered abroad – monthly fee depending on the market value of securities recorded in a securities account, a deposit account, as well as registers as at the end of individual calendar days	0.028% p.a.

6. Clearing transactions concluded with the Bank	no fee
7. Clearing transactions concluded with entities other than the Bank – for each transaction, fee calculated and collected on a monthly basis	PLN 100.00
8. Clearing transactions concluded with entities other than the Bank involving securities registered abroad - for each transaction, fee calculated and collected on a monthly basis	PLN 220.00
9. Freezing securities for the benefit of the Bank – fee calculated and collected on the date securities are frozen	PLN 100.00
10. Freezing securities for the benefit of entities other than the Bank – fee calculated and collected on the date securities are frozen	PLN 500.00
11. Portfolio transfer – outgoing – per single item	PLN 500.00
12. Portfolio transfer – incoming	no fee
13. Delivering debt securities for which the Bank is the issue agent (in particular mortgage bonds) and certifying their authenticity - of the nominal value of securities, fee collected on the delivery date of securities (documents that must be provided under terms and conditions of the issue are delivered free of charge)	10%
14. Other services	subject to negotiation

NOTE

The fees are quoted net, VAT exclusive.

Monthly custody fees are calculated on the basis of the value of securities recorded in a securities account, a deposit account, as well as registers as at the end of individual calendar days.

The fee for cancelling an instruction is charged in the same amount and on the same terms and conditions as the fee for executing the instruction.

The fees listed in this section charged by the custodian do not include fees and commissions charged by brokers and brokerage houses, fees charged by central depositories (in particular, by the Central Securities Depository of Poland/Krajowy Depozyt Papierów Wartościowych S.A. and the National Bank of Poland/Narodowy Bank Polski) and fees to the Mandatory Compensation System/Obowiązkowy System Rekompensat.

XI. Miscellaneous

1. Assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation, transaction structuring in connection with trade finance (of the contract value)	0.1% min. PLN 2,000.00
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NOTE

The fee for assessing commercial agreements, contract- and product-related consulting, assistance in preparing documentation and transaction structuring in connection with trade finance is quoted net - VAT exclusive.

2. Mediation in finding foreign trade partners	PLN 100.00
3. Preparing an opinion or information about the Client at the Client's request:	
a) standard (issued on a standard bank form) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 200.00
– by mail or in the Bank's branch	PLN 300.00
b) standard (issued on a standard bank form) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 300.00
– by mail or in the Bank's branch	PLN 400.00
c) non-standard (including information on creditworthiness) instruction submitted via the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 300.00
– by mail or in the Bank's branch	PLN 400.00
d) non-standard (including information on creditworthiness) instruction submitted via a channel other than the electronic banking system and provided to the Client, as indicated by him:	
– via the electronic banking system	PLN 400.00
– by mail or in the Bank's branch	PLN 500.00
4. Preparing an audit opinion	
a) including solely information on the client's bank accounts (including term deposits), instruction submitted via the electronic banking system	PLN 400.00
b) including solely information on the client's bank accounts (including term deposits), instruction submitted via a channel other than the electronic banking system	PLN 500.00
c) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via the electronic banking system	PLN 600.00
d) including information on the client's bank accounts (including term deposits) and other products, instruction submitted via a channel other than the electronic banking system	PLN 700.00

5. Supplementary cashier service:	
a) for domestic banks and their clients	subject to negotiation
b) for Clients - of the value of each transaction	0.5%, min. PLN 15.00
6. Technical accessories for closed cash deposits and withdrawals:	
a) secure B5 envelope for banknotes (1 pc.)	PLN 2.00
b) secure B5 envelope for coins (1 pc.)	PLN 4.00
c) secure B4 envelope for banknotes (1 pc.)	PLN 6.00
d) secure A3 envelope for banknotes (1 pc.)	PLN 6.00
NOTE	
For purchases of at least 100 pcs. of secure envelopes, the price for a single envelope is reduced by 50%.	
e) magnetic card for the night depository:	
– issue of the first magnetic card	PLN 10.00
– issue of every subsequent magnetic card	PLN 30.00
NOTE	
If the following accessories are used to make closed cash deposits/withdrawals:	
a) wallet,	
b) box,	
c) key	
fees as per regular costs are charged from the Client plus 10%.	
7. Accepting a deposit:	
a) accepting a deposit	PLN 50.00 (one-off fee)
b) safekeeping	PLN 30.00 (per month)
8. Exchange – closed exchange of banknotes for coins – of the exchange value	1%, min. PLN 12.00
NOTE	
The Bank shall not exchange less than 50 pcs. of a particular denomination. The Bank shall not exchange coins for notes.	
9. Preparing a collective package for coins/banknotes	PLN 30.00
10. Issue by the Bank of a duplicate copy of an agreement/transaction confirmation (at the Client's request) – for one copy	PLN 5.00
11. Issuing a list of transactions (at the Client's request) – for each transaction	PLN 0.50
12. Issuing a list of operations in the Client's accounts (at the Client's request)	PLN 10.00
13. Consolidated statement	PLN 10.00 (per month)
NOTE	
The consolidated statement includes balances of all bank accounts, a description of term deposits (excluding Auto Overnight - an automatic deposit account, and Automatic Overnight Deposit) and the Client's loans granted by the Bank. Consolidated statements are issued on a monthly basis.	
14. Appendices in the paper form confirming transactions listed in a given bank statement	PLN 150.00
NOTE	
The fee is a lump sum fee collected once a month as part of "periodical settlement".	
15. Forwarding and verifying wire and SWIFT keys of other banks	PLN 30.00
16. Photocopying documents for the Client at his request	PLN 0.50
17. Processing a single "Consent to debit the account" form as part of the "Direct Debit Plus" service (fee paid by the payee who is a Client of the Bank)	PLN 5.00
18. Reporting and delivering, as agreed with the Client, a single "Consent to debit the account" form received from the payer's Bank (fee paid by the payee who is a Client of the Bank)	PLN 5.00
19. Reporting and delivering, as agreed with the Client, a single "Withdrawal of consent to debit the account" form received from the payer's Bank (fee paid by the payee who is a Client of the Bank)	PLN 1.00
NOTE to points 18-19	
The fee is debited collectively once a month from an account specified by the Client.	
20. Fee for issuance of the Certificate on granting or changing the Payee Identification Number (NIW) on the Client's request	PLN 100.00

NOTE

Fee is collected from the Client being a non-resident. Payee Identification Number is used for the purpose of executing settlements in PLN under direct debit to identify the payee – non-resident (an entity not holding the Polish tax identification number NIP)

21. Delivering a direct debit instruction to the payer's (payment card user's) bank related to settlement of transactions executed with the use of a payment card (according to a separate agreement between the Client and the Bank)	PLN 1.00
22. Transfer from abroad or transfer in a foreign currency from other domestic bank with the party ordering the transfer authorizing the Bank to charge fees and commissions and to debit their account (OUR option) - fee paid by the ordering party	PLN 60.00
23. Return of a transfer from abroad or a foreign currency transfer from other domestic bank - fee paid by the ordering party	PLN 200.00
24. Execution of a SEPA Credit Transfer Recall incoming to the Bank - fee paid by the ordering party	PLN 20.00
25. Sending a notification of refusal to execute an order submitted via electronic banking systems to a fax number provided by the Client	PLN 0.50
26. mBank InvoiceNet – Online Invoice Presentation System:	
a) subscription fee for using mBank InvoiceNet without the Client's company logo:	
– for a Client holding a current account/an auxiliary account with the Bank	PLN 100.00
– for a Client not holding a current account/an auxiliary account with the Bank	PLN 200.00
b) subscription fee for using mBank InvoiceNet with the Client's company logo:	
– for a Client holding a current account/an auxiliary account with the Bank	PLN 200.00
– for a Client not holding a current account/an auxiliary account with the Bank	PLN 300.00
c) delivering an electronic invoice image in the online invoice presentation system (for each invoice):	
1–100 invoice images	PLN 0.20
101–500 invoice images	PLN 0.15
501–1,000 invoice images	PLN 0.12
more than 1,000 invoice images	PLN 0.05
d) access to mBank InvoiceNet for a new user	PLN 50.00

NOTE

The subscription fee and other fees are gross prices - they include the VAT (tax rate of 23%). The subscription fee is charged in arrears for each commenced calendar month of the agreement validity period.

27. Making available the content of recorded phone or electronic communication which results or may result in the Client entering into a transaction in financial instruments, from the period not exceeding one year before the Client filed the request for making the content of the recorded communication available:	
a) where the request refers to the content from the period not longer than one calendar month	PLN 1,200.00
b) where the request refers to the content from the period longer than one calendar month for every subsequent calendar month started, covered by the request	PLN 1,200.00 + PLN 900.00
28. Making available the content of recorded phone or electronic communication which results or may result in the Client entering into a transaction in financial instruments, from the period earlier than one year before the Client filed the request for making the content of the recorded communication available:	
a) where the request refers to the content from the period not longer than one calendar month	PLN 2,400.00
b) where the request refers to the content from the period longer than one calendar month for every subsequent calendar month started, covered by the request	PLN 2,400.00 + PLN 1,800.00

XII. SME Packages withdrawn from the Bank's offer

A. SME Packages offered until 24 October 2014

1. SME Package Nowy EFEKT

1. Standard account administration (as per section I.A. point 3) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 90.00 (per month)
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NOTE

If administration of an account includes additional services listed in section I.A point 4 or 5, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

2. Using no more than 2 selected additional modules of the internet electronic banking system – for every system installation	PLN 30.00 (per month)
3. Using at least 3 and no more than 4 selected additional modules of the internet electronic banking system – for every system installation	PLN 60.00 (per month)

- | | |
|---|--------------------------|
| 4. Using more than 4 selected additional modules of the internet electronic banking system
– for every system installation | PLN 90.00
(per month) |
|---|--------------------------|

NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and Business news module).

- | | |
|--|--------------------------|
| 5. Using the Business news module of the internet electronic banking system | PLN 30.00
(per month) |
| 6. Using the FX platform | no fee |
| 7. Issuing a Visa Business debit payWave payment card | no fee |
| 8. Using a VISA Business debit payWave payment card | PLN 5.00
(per month) |
| 9. Cash withdrawal using a Visa Business debit payWave payment card
at Planet Cash ATMs | PLN 1.00 |
| 10. Issuing a Visa Business debit payWave payment card
(fee charged if the Client withdraws from the agreement) | PLN 30.00 |
| 11. PLN transfer made via the mBank CompanyNet internet electronic banking system | PLN 1.50 |
| 12. International transfer or a foreign currency transfer from other domestic bank
to the Client holding an account with the Bank (as per section I.C. point 1) | no fee |
| 13. Closed cash deposit in PLN to own account– of the value deposited | |
| a) in the bank's branch | 0.45%, min. PLN 30.00 |
| b) in the sorting office/night safe | 0.25% |
| 14. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited | |
| a) in the bank's branch | 0.9%, min. PLN 30.00 |
| b) in the sorting office/night safe | 0.7% |

2. SME Package Nowy EFEKT Plus

- | | |
|---|---------------------------|
| 1. Standard account administration (as per section I.A. point 3)
and access to (including parameterization) and use of the mBank CompanyNet
internet electronic banking system (basic transactional module) | PLN 140.00
(per month) |
|---|---------------------------|

NOTE

If administration of an account includes additional services listed in section I.A point 4 or 5, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

- | | |
|---|--------------------------|
| 2. Using no more than 2 selected additional modules of the internet electronic banking system
– for every system installation | PLN 30.00
(per month) |
| 3. Using at least 3 and no more than 4 selected additional modules of the internet electronic
banking system – for every system installation | PLN 60.00
(per month) |
| 4. Using more than 4 selected additional modules of the internet electronic banking system
– for every system installation | PLN 90.00
(per month) |

NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and Business news module).

- | | |
|--|--------------------------|
| 5. Using the Business news module of the internet electronic banking system | PLN 30.00
(per month) |
| 6. Using the FX platform | no fee |
| 7. Issuing a Visa Business debit payWave payment card | no fee |
| 8. Using a VISA Business debit payWave payment card | PLN 5.00 (per month) |
| 9. Cash withdrawal using a Visa Business debit payWave payment card at Planet Cash ATMs | PLN 1.00 |
| 10. Issuing a Visa Business Debit payWave payment card
(fee charged if the Client withdraws from the agreement) | PLN 30.00 |
| 11. Issuing a VISA Business payWave payment card | PLN 50.00 |
| 12. Renewing a VISA Business payWave payment card | PLN 50.00 |

13. Using a VISA Business payWave payment card	PLN 10.00 (per month)
14. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
15. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
16. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
17. PLN transfer made via the mBank CompanyNet internet electronic banking system	PLN 1.90
18. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
19. SEPA Credit Transfer /Single Euro Payments Area/	PLN 5.00
– transfer in EUR to a beneficiary's account held with a bank within the EU (including other domestic banks) and:	
– including the BIC code of the beneficiary's bank	
– including the account number of the beneficiary according to the IBAN standard	
– defining the cost option – SHA, i.e. costs of the transferring bank are covered by the person requesting the transfer, while costs of third party banks are covered by the beneficiary	

NOTE

Applies to orders submitted via the electronic banking system from an account of the Client kept in EUR.

SEPA credit transfer is only possible if the beneficiary's bank participates in the SEPA scheme. Verification of the participation takes place while ordering the transfer in the electronic banking system.

In accordance with the applicable rules specified for the SEPA scheme, the maximum settlement period is 1 business day, counting from the day of executing the Client's payment instruction by the Bank (D+1) and depends on the manner of executing the credit transfer by the beneficiary's bank.

20. Auto Overnight – automatic overnight deposit account	no fee
21. Closed cash deposit in PLN to own account– of the value deposited	
a) in the bank's branch	0.45%, min. PLN 30.00
b) in the sorting office/night safe	0.25%
22. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	
a) in the bank's branch	0.9%, min. PLN 30.00
b) in the sorting office/night safe	0.7%

B. SME Packages offered until 5 May 2009

1. SME Package EFEKT

1. Standard account administration (as per section I.A. point 3) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 90.00 (per month)
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NOTE

If administration of an account includes additional services listed in section I.A point 4 or 5, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

2. Using no more than 2 selected additional modules of the internet electronic banking system - for every system installation	PLN 30.00 (per month)
3. Using at least 3 and no more than 4 selected additional modules of the internet electronic banking system - for every system installation	PLN 60.00 (per month)
4. Using more than 4 selected additional modules of the internet electronic banking system - for every system installation	PLN 90.00 (per month)

NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and Business news module).

5. Using the Business news module of the internet electronic banking system	PLN 30.00 (per month)
6. Using the FX platform	no fee
7. Issuing a Visa Business payWave payment card	PLN 50.00
8. Renewing a Visa Business payWave payment card	PLN 50.00
9. Using a Visa Business payWave payment card	PLN 10.00 (per month)

10. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
11. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
12. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
13. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1)	no fee
14. Closed cash deposit in PLN to own account– of the value deposited	
a) in the bank's branch	0.45%, min. PLN 30.00
b) in the sorting office/night safe	0.25%
15. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited	
a) in the bank's branch	0.9%, min. PLN 30.00
b) in the sorting office/night safe	0.7%
16. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the bank's branch – of the value withdrawn	0.35% min. PLN 30.00
17. Open cash withdrawal in the account currency (other than PLN) from own account both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the value withdrawn	0.9% min. PLN 30.00

2. SME Package EFEKT Plus

1. Standard account administration (as per section I.A. point 3) and access to (including parameterization) and use of the mBank CompanyNet internet electronic banking system (basic transactional module)	PLN 140.00 (per month)
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NOTE

If administration of an account includes additional services listed in section I.A point 4 or 5, the additional fee per month is PLN 140.00 or PLN 280.00, respectively.

2. Using no more than 2 selected additional modules of the internet electronic banking system – for every system installation	PLN 30.00 (per month)
3. Using at least 3 and no more than 4 selected additional modules of the internet electronic banking system – for every system installation	PLN 60.00 (per month)
4. Using more than 4 selected additional modules of the internet electronic banking system – for every system installation	PLN 90.00 (per month)

NOTE

The following modules: Cash, Cards, Trade Finance, Liquidity, Custody, Developer Escrow Accounts, Archive, Depo Plus and every module introduced to the Bank's offer after 23 June 2014 are considered additional modules of the internet electronic banking system (excluding the FX platform and Business news module).

5. Using the Business news module of the internet electronic banking system	PLN 30.00 (per month)
6. Using the FX platform	no fee
7. Issuing a Visa Business payWave payment card	PLN 50.00
8. Renewing a Visa Business payWave payment card	PLN 50.00
9. Using a Visa Business payWave payment card	PLN 10.00 (per month)
10. Issuing a MasterCard Corporate PayPass payment card	PLN 50.00
11. Renewing a MasterCard Corporate PayPass payment card	PLN 50.00
12. Using a MasterCard Corporate PayPass payment card	PLN 10.00 (per month)
13. Access to the home banking system (for every installation)	PLN 95.00 (per month)
14. Auto Overnight – automatic overnight deposit account	PLN 50.00 (per month)
15. Securities account	PLN 30.00 (per month)

- | | |
|--|-------------------------|
| 16. International transfer or a foreign currency transfer from other domestic bank to the Client holding an account with the Bank (as per section I.C. point 1) | no fee |
| 17. Closed cash deposit in PLN to own account– of the value deposited | |
| a) in the bank's branch | 0.45%, min. PLN 30.00 |
| b) in the sorting office/night safe | 0.25% |
| 18. Closed cash deposit (banknotes) in the account currency (other than PLN) to own account- of the value deposited | |
| a) in the bank's branch | 0.9%, min. PLN 30.00 |
| b) in the sorting office/night safe | 0.7% |
| 19. Open cash withdrawal in PLN from own account, both subject and not subject to prior request, executed in a standard time limit in the bank's branch – of the value withdrawn | 0.35%
min. PLN 30.00 |
| 20. Open cash withdrawal in the account currency (other than PLN) from own account, both subject and not subject to prior request, executed in a standard time limit in the Bank's branch – of the value withdrawn | 0.9%
min. PLN 30.00 |

XIII. Lump sum telecommunications fees

FACSIMILE	Fee (PLN) for the first page:	Fee (PLN) for each additional page:
Fax - in Poland	3.00	2.00
Fax - abroad		
– Europe	7.50	2.50
– Canada and USA	15.00	5.00
– other countries	30.00	10.00
SWIFT	Fee (PLN) for one message – normal priority	Fee (PLN) for one message – high priority
Opening an L/C, issuing a guarantee	30.00	50.00
International payment, collection, other	6.00	10.00 ^{*)}

^{*)} does not apply to an international payment