



Table of Commissions and Fees

valid since 27th of January 2021

1 Cards

			Individual account [PLN]	Company account [PLN]	
New card	Card issuance (new card, card replacement, card reissue)	Plastic	30	30	
		Virtual	15	15	
	Plastic card shipping	Poland	priority letter	6,9	6,9
			courier	19,9	19,9
		European Union	priority letter	25	25
			courier	99,9	99,9
		Other countries	priority letter	35	35
			courier	130	130
Maintenance	Monthly fee for card usage		up to 4 cards: free of charge 5th card and next: 1	7	
ATMs	ATM cash withdrawal (ATM service providerr may charge additional fees)	Within Poland	2	2	
		Within European Union, Switzerland, Norway, Turkey and Israel	1% min. 5	1% min. 5	
		Other countries	2% min. 5	2% min. 5	
	ATM Card balance request (if the service is available at given ATM)	Within Poland	1,5	1,5	
		Other countries	5	5	
	Fee for plastic card PIN change (if the service is available at given ATM)	Within Poland, other European Union Countries, Switzerland, Norway, Turkey and Israel	1,5	1,5	
Other countries		5	5		
On-line	Card lock	Card restriction (permanent)	free of charge	free of charge	
		Temporary card lock	1	1	
		Resuming a card locked temporarily	free of charge	free of charge	
	PIN change fee	1 change per month	free of charge	free of charge	
		>1 change per month	1	1	
	Change of transaction limits	1 change per month	free of charge	free of charge	
>1 change per month		1	1		

2 Accounts and currency exchange

		Individual account [PLN]	Company account [PLN]
Maintenance	Monthly fee for account maintenance	Main account	free of charge
		Auxiliary account	free of charge
On-line	Change of automatic top-up limits (for auxiliary accounts)	1 change per month	free of charge
		>1 change per month	1
Currencies	Currency exchange fee	a) automatically during the payment with IgoriaCard	free of charge
		b) manually by the Customer in IgoriaCard Currency Exchange	free of charge

3 Incoming payments

		Individual account	Company account
Bank transfers	Transfer to service provider's bank account held in Poland	(Sender's bank may charge additional fees; in case of transfer from a bank account held in another country than Igoria Trade's account the additional fee may be charged)	all currencies available on IgoriaCard platform
		free of charge	free of charge
		EUR (SEPA)	1,50 EUR
		EUR (other)	8,00 EUR
		PLN	6,00 PLN
		USD	2,00 USD
		GBP	2,00 GBP
		CHF	2,00 CHF
	Transfer to service provider's bank account held outside Poland	NOK	20,00 NOK
		SEK	13,00 SEK
		DKK	11,00 DKK
		TRY	6,00 TRY
		ILS	6,00 ILS
		RUB	100,00 RUB
		CZK	50,00 CZK
		HUF	450,00 HUF
		AUD	2,00 AUD
		CAD	2,00 CAD
		BGN	3,00 BGN
		RON	6,50 RON
		other currencies	1,50 EUR
Other	BLIK transfer	Incoming	PLN
	Other incoming payments (Other incoming payments methods not listed in Section "Incoming Payments")	Incoming	all currencies

4 Withdrawals

		Individual account		Company account
Withdrawals to bank account	Withdrawal to bank account held in Poland (beneficiary's bank may charge additional fees)	To bank, where IgoriaCard's service provider has bank account	all currencies available on IgoriaCard platform 0,1% min. 2	0,1% min. 2
		To other bank	PLN	0,1% min. 2
			EUR (SEPA)	0,1% min. 6
			EUR (other) other currencies	0,1% min. 30
	Withdrawal to bank account held outside Poland (beneficiary's bank may charge additional fees)	To bank, where IgoriaCard's service provider has bank account	currencies available at platform 0,1% min. 30	0,1% min. 30
		To other bank	currencies available at platform 0,1% min. 60	0,1% min. 60
	Withdrawal to bank in United Kingdom settled via Faster Payments system (beneficiary's bank may charge additional fees)	To bank, where IgoriaCard's service provider has bank account	GBP	2 GBP
		To other bank	GBP	2 GBP
Express withdrawals	Additional fee for an express transfer		PLN (sorbnet/express elixir)	50,00 PLN
			EUR	12,00 EUR
			USD	13,00 USD
			GBP	11,00 GBP
			CHF	12,00 CHF
			NOK	120,00 NOK
			SEK	115,00 SEK
			DKK	84,00 DKK
			TRY	85,00 TRY
			RUB	804,00 RUB
			CZK	295,00 CZK
			HUF	3840,00 HUF
			AUD	19,00 AUD
			CAD	18,00 CAD
			BGN	22,00 BGN
			RON	53,00 RON
			other currencies	12,00 EUR

5 Internal transfers

			Individual account	Company account
Transfer between accounts of the same IgoriaCard's user	Outgoing	all currencies available on IgoriaCard platform	free of charge	free of charge
	Incoming		free of charge	free of charge
Transfer between accounts of different IgoriaCard's users	Outgoing	all currencies available on IgoriaCard platform	free of charge	0,1% min. 2 PLN
	Incoming		free of charge	free of charge
Transfer to the recipient in Trejdoo	Outgoing	all currencies available on IgoriaCard platform	free of charge	0,1% min. 2 PLN
Transfer to the recipient in Klasomat	Outgoing		free of charge	0,1% min. 2 PLN

6 Other fees

		Individual account [PLN]	Company account [PLN]
Cancellation of withdrawal to a bank account	(If the payment has not already been executed by the bank)	50	50
Statements, invoices, transaction confirmations	Available on IgoriaCard platform	free of charge	free of charge
	Sent on request to the given email or postal address (fee for a single document)	50	50
Fee for manual intervention in case of incorrect payment data		25	25
Bank confirmation of payment execution		100	100
Fee for submitting a withdrawal request or changing a withdrawal in SWIFT system, SEPA system or another		300	300
Fee for refunding in case of data incompatibility (beneficiary's bank may charge additional fees; the fee will be charged in the currency of withdrawal converted at the average National Bank of Poland exchange rate from the day preceding the payment)	Transfer to account in Polish bank	0,1% min. 30	0,1% min. 30
	Transfer to account in bank outside Poland	0,1% min. 60	0,1% min. 60
Issuance of certificate, statement, confirmation at the request of the client		100	100
Preparation of audit confirmation at the request of the client		200	200

In case of insufficient funds in PLN, fee will be charged in the currency available in user's wallet, converted at the current currency exchange rate available at the Currency Exchange on IgoriaCard platform. For withdrawals, incoming payments and internal transfers fee will be charged in the currency of transaction and converted to currency of Table of Commissions and Fees (PLN) at the current sell rate available at the Currency Exchange on IgoriaCard platform. List of banks in which service provider of IgoriaCard has bank accounts is available at www.igoriacard.com/en/banks/