



Table of Commissions and Fees for Business Clients

valid since 19th of August, 2023

All prices in PLN unless otherwise specified

1 Cards

PLN

| New card | Card issuance (new card, card replacement, card reissue) | 1st card | Plastic or Virtual free of charge |
|-------------|---|--|---|
| | | 2nd card and next | Plastic 30 Virtual 15 |
| | Plastic card shipping | Poland | priority letter 6,9 courier 19,9 |
| | | | |
| | | European Union | priority letter 25 courier 110 |
| | | | |
| | | Other countries | priority letter 35 courier 135 |
| | | | |
| Maintenance | Monthly fee for card usage | Each card | Plastic or Virtual 7 |
| | | | |
| ATMs | ATM cash withdrawal (ATM service provider may charge additional fees) | Within Poland | 1% min. 5 |
| | | Within European Union, Switzerland, Norway, Turkey and Israel | 1% min. 5 |
| | | Other countries | 2% min. 5 |
| | ATM Card balance request (if the service is available at given ATM) | | 5 |
| On-line | PIN change (if the service is available at given ATM) | | 5 |
| | Card lock | Card restriction (permanent) | free of charge |
| | | Temporary card lock | 1 |
| | | Resuming a card locked temporarily | free of charge |
| | Change of transaction limits | 1 change per month | free of charge |
| | | >1 change per month | 1 |

2 Payment accounts and currency exchange

PLN

| | | |
|--|---|----------------|
| Monthly fee for account maintenance | Main account | free of charge |
| | Auxiliary account | 5 |
| Interest rate (debited on monthly basis according to total sum of funds in all payment accounts) | Credit (annually negative interest rate) | 0,70% |
| 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

PLN

| | | | | |
|----------------|---|---|---|----------------|
| 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 |
| | | | EUR | 6,00 EUR |
| | | | PLN | 40,00 PLN |
| | | | USD | 7,00 USD |
| | | | GBP | 6,00 GBP |
| | | | CHF | 6,00 CHF |
| | | | NOK | 80,00 NOK |
| | | | SEK | 80,00 SEK |
| | | | DKK | 80,00 DKK |
| | Transfer to service provider's bank account held outside 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) | TRY | 200,00 TRY |
| | | | ILS | 40,00 ILS |
| | | | RUB | 600,00 RUB |
| | | | CZK | 200,00 CZK |
| | | | HUF | 2400,00 HUF |
| | | | AUD | 11,00 AUD |
| | | | CAD | 10,00 CAD |
| | | | BGN | 12,00 BGN |
| | | | RON | 40,00 RON |
| | | | other currencies | 6,00 EUR |
| Other | BLIK | Incoming | PLN | 1% |
| | Other incoming payments (Other incoming payments methods not listed in Section "Incoming Payments") | Incoming | all currencies | 2% |

4 Withdrawals

| | | | | |
|--|--|---|---|------------------------------|
| Withdrawals to bank account | | To bank, where IgoriaCard's service provider has bank account | all currencies available on IgoriaCard platform | PLN 0,1% min. 2 |
| | Withdrawal to bank account held in Poland (beneficiary's bank may charge additional fees) | To other bank | PLN | 0,1% min. 2 |
| | | | EUR (SEPA) | 0,1% min. 6 |
| | | | EUR (other) | 0,1% min. 30 |
| | | | other currencies | |
| | 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 |
| | | To other bank | currencies available at platform | 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 | 0,1% min. 2 GBP |
| | | To other bank | GBP | 0,1% min. 2 GBP |
| | Express withdrawals | Express transfer (on top of the standard fee) | | PLN (Sorbnet/Express Elixir) |
| | | | 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 | | |
| Money transfers (acquiring service provider may charge additional fees) | | Card to card transfers like MoneySend, other wire transfers, money orders and funding transactions of e-wallets and accounts (3rd party or on-platform) | all currencies | 1,5% min. 2 |

5 Internal transfers

PLN

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

6 Other fees

PLN

| | | |
|--|--|----------------|
| Cancellation of withdrawal to a bank account | (If the payment has not already been executed by the bank) | 50 |
| Statements, invoices, transaction confirmations | Available on IgoriaCard platform | free of charge |
| | Sent on request to the given email or postal address (fee for a single document) | 50 |
| Manual intervention in case of incorrect payment data | | 25 |
| Bank confirmation of payment execution | | 100 |
| Submitting a withdrawal request or changing a withdrawal in SWIFT system, SEPA system or another | | 300 |
| 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 |
| | Transfer to account in bank outside Poland | 0,1% min. 60 |
| Issuance of certificate, statement, confirmation at the request of the client | | 100 |
| Preparation of audit confirmation at the request of the client | | 200 |
| Optional fee to for card authorization, pre-authorization, rejection or any other attempts for authorization. | | 0,12 EUR |

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.