



Table of Commissions and Fees for Individual 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	free of charge	
		Plastic or Virtual		
		Plastic	30	
		2nd card and next	Virtual	15
		Poland	priority letter	6,9
			courier	19,9
	Plastic card shipping		European Union	priority letter
			courier	110
		Other countries	priority letter	35
	courier		135	
Maintenance	Monthly fee for card usage	up to 4 cards	free of charge	
		Plastic or Virtual		
		5th card and next	Plastic or Virtual	1
	ATMs	ATM cash withdrawal (ATM service provider may charge additional fees)	Within Poland	2
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	
PIN change (if the service is available at given ATM)			5	
On-line		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

Maintenance	Monthly fee for account maintenance	Main account	free of charge	
		Auxiliary account	free of charge	
Interest	Interest rate (debited on monthly basis according to total sum of funds in all payment accounts)	Credit (annually negative interest rate)	Up to 100 000 PLN (or equivalent in other currencies)	free of charge
			Above 100 000 PLN (or equivalent in other currencies)	0,70%
FX	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
	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)	EUR	3,00 EUR
			PLN	20,00 PLN
			USD	3,50 USD
			GBP	3,00 GBP
			CHF	3,00 CHF
			NOK	40,00 NOK
			SEK	40,00 SEK
			DKK	40,00 DKK
			TRY	100,00 TRY
			ILS	20,00 ILS
			RUB	300,00 RUB
			CZK	100,00 CZK
			HUF	1200,00 HUF
	AUD	5,50 AUD		
	CAD	5,00 CAD		
	BGN	6,00 BGN		
	RON	20,00 RON		
	other currencies	3,00 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

PLN

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

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

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)

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

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	free of charge
	Incoming		free of charge
Transfer to the recipient in Trejdoo	Outgoing	all currencies available on IgoriaCard platform	free of charge
Transfer to the recipient in Klasomat	Outgoing		free of charge

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
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
	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.