



powered by IgoriaCard

Table of Commissions and Fees

for accounts opened and maintained by Igoria Trade S.A. on the ICM Money platform
valid since 1st of May, 2021

1 Internal transfers

		Individual account [PLN]		Company account [PLN]
Transfer to an Investment account in Intercapital Markets	Outgoing	all currencies available on ICM Money platform	free of charge	free of charge
	Incoming		free of charge	free of charge
Transfer between subaccounts of the same ICM Money user	Outgoing	all currencies available on ICM Money platform	free of charge	free of charge
	Incoming		free of charge	free of charge
Transfer between accounts of different ICM Money users	Outgoing	all currencies available on ICM Money platform	free of charge	0,1% min. 2 PLN
	Incoming		free of charge	free of charge
Transfer to other accounts powered by IgoriaCard	Outgoing	all currencies available on ICM Money platform	free of charge	0,1% min. 2 PLN
	Incoming		free of charge	free of charge
Transfer to recipients in Trejdoo	Outgoing	all currencies available on ICM Money platform	free of charge	0,1% min. 2 PLN
Transfer to recipients in Klasomat	Outgoing		free of charge	0,1% min. 2 PLN

2 Cards

			Individual account [PLN]	Company account [PLN]	
New card	Card issuance (new card, card replacement, card reissue)	Plastic	free of charge	30	
		Virtual	free of charge	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	7	
			5th card and next: 1		
ATMs	ATM cash withdrawal (ATM service provider may charge additional fees)	Within Poland	2	1% min. 5	
		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	
	On-line	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	
	On-line	Change of transaction limits	1 change per month	free of charge	free of charge
>1 change per month			1	1	

3 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	free of charge
Currencies	Currency exchange fee	a) automatically during a payment with ICM Money Card	no commission
		b) manually by the Customer in ICM Money Currency Exchange	no commission

4 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 ICM Money 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	(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)	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	1%
	Other incoming payments (Other incoming payments methods not listed in Section "Incoming Payments")	Incoming	all currencies	2%

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

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 ICM Money 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 ICM Money 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 ICM Money platform. List of banks in which service provider of ICM Money has bank accounts is available at www.igoriacard.com/en/banks/