



## Table of Commissions and Fees for Business Clients

valid since 1st of September, 2021

All prices in PLN unless otherwise specified

### 1 Cards

			PLN	
New card	<b>Card issuance</b> (new card, card replacement, card reissue)	1st card	free of charge	
		2nd card and next	30	
	<b>Plastic card shipping</b>	Poland	Plastic	30
			Virtual	15
		European Union	priority letter	6,9
			courier	19,9
		Other countries	priority letter	25
			courier	99,9
Maintenance	<b>Monthly fee for card usage</b>	Each card	7	
		<b>ATM cash withdrawal</b> (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			
ATMs	<b>ATM Card balance request</b> (if the service is available at given ATM)		5	
		<b>PIN change</b> (if the service is available at given ATM)	5	
On-line	<b>Card lock</b>	Card restriction (permanent)	free of charge	
		Temporary card lock	1	
		Resuming a card locked temporarily	free of charge	
	<b>Change of transaction limits</b>	1 change per month	free of charge	
>1 change per month		1		

## 2 Payment accounts and currency exchange

PLN

<b>Monthly fee for account maintenance</b>	Main account	free of charge
	Auxiliary account	5
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<b>Interest rate</b> (debited on monthly basis according to total sum of funds in all payment accounts)	Credit (annually negative interest rate)	0,70%
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<b>Currency exchange fee</b>	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	<b>Transfer to service provider's bank account held in Poland</b>	(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 (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
				NOK	20,00 NOK
				SEK	13,00 SEK
				DKK	11,00 DKK
				TRY	6,00 TRY
				ILS	6,00 ILS
	Other	<b>Transfer to service provider's bank account held outside Poland</b>	(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)		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
		<b>BLIK</b>	Incoming	PLN	1%
		<b>Other incoming payments</b> (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

PLN

0,1% min. 2

EUR (SEPA)

0,1% min. 6

To other bank

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)

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

PLN

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

## 6 Other fees

PLN

<b>Cancellation of withdrawal to a bank account</b>	(If the payment has not already been executed by the bank)	50
<b>Statements, invoices, transaction confirmations</b>	Available on IgoriaCard platform	free of charge
	Sent on request to the given email or postal address (fee for a single document)	50
<b>Manual intervention in case of incorrect payment data</b>		25
<b>Bank confirmation of payment execution</b>		100
<b>Submitting a withdrawal request or changing a withdrawal in SWIFT system, SEPA system or another</b>		300
<b>Refunding in case of data incompatibility</b>  (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
<b>Issuance of certificate, statement, confirmation at the request of the client</b>		100
<b>Preparation of audit confirmation at the request of the client</b>		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/](http://www.igoriacard.com/en/banks/)