



Table of Commissions and Fees for Individual Clients

valid since 1st of September, 2021

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	
		2nd card and next	Plastic or Virtual	30
	Virtual		15	
	Plastic card shipping	Poland	priority letter	6,9
			courier	19,9
		European Union	priority letter	25
courier			99,9	
Other countries		priority letter	35	
		courier	130	
Maintenance	Monthly fee for card usage	up to 4 cards	free of charge	
		5th card and next	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		
			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		
			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	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	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	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	
	Withdrawal to bank account held in Poland (beneficiary's bank may charge additional fees)	To other bank	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)	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
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 Trejdo	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
	Available on IgoriaCard platform		free of charge
Statements, invoices, transaction confirmations	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	Transfer to account in Polish bank		0,1% min. 30
(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 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

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/