



## Table of Commissions and Fees for Business Clients

valid since 10th of May, 2025

All prices in PLN unless otherwise specified

### 1 Cards

PLN

New card	<b>Card issuance</b> (new card, card replacement, card reissue)	1st card	Plastic or Virtual free of charge
		2nd card and next	Plastic 30 Virtual 15
	<b>Plastic card shipping</b>	Poland	priority letter 6,9 courier 19,9
		European Union	priority letter 25 courier 110
Maintenance	<b>Monthly fee for card usage</b>	Each card	Plastic or Virtual 7
	<b>ATM cash withdrawal</b> (ATM service provider may charge additional fees)	Within Poland Within European Union, Switzerland, Norway, Turkey and Israel Other countries	1% min. 5 1% min. 5 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
<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%
<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
	<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)	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
			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	<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

### Withdrawals to bank account

PLN			
<b>Withdrawal to bank account held in Poland</b> (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. 3
	To other bank	PLN	0,1% min. 3
		EUR (SEPA)	0,1% min. 6
		EUR (other) other currencies	0,1% min. 30
<b>Withdrawal to bank account held outside Poland</b> (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
<b>Withdrawal to bank in United Kingdom settled via Faster Payments system</b> (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
<b>Express transfer</b> (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

### Express withdrawals

**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. 3

## 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. 3 PLN
	Incoming		free of charge
Transfer to the recipient in Trejdoo	Outgoing	all currencies available on IgoriaCard platform	0,1% min. 3 PLN
Transfer to the recipient in Klasomat	Outgoing		0,1% min. 3 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	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
Optional fee to for card authorization, pre-authorization, rejection or any other attempts for authorization.		0,12 EUR
Intermediary bank fee		fee charged by intermediary bank

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.