

# **Table of Commissions and Fees for Individual Clients**

valid since 10th of May, 2025

### All prices in PLN unless otherwise specified

PUAN  Card issuance (new card, card replacement, card reissue)  Plastic (new card, card replacement, card reissue)  Plastic (and replacement, card reissue)  Plastic (and replacement, card reissue)  Poland  Poland  Poland  Poland  Priority letter  5,9  Courier  19,9  Plastic card shipping  Priority letter  25  courier  110  Priority letter  35  courier  135  Within Poland  ATM cash withdrawal (ATM service provider may charge additional feet)  Plastic or Virtual  Within European Union  Switzerland, Norway, Turkey and Israel  Other countries  Plastic or Virtual  ATM Card balance request (If the service is available at given ATM)  Plinchange (If the service is available at given ATM)  Plinchange (If the service is available at given ATM)  Card restriction (permanent)  Free of charge  Card restriction (permanent)  Free of charge  Card lock  Temporary	1	Cards			
Plastic   Card issuance   Plastic   Card replacement, card repla					PLN
Plastic card replacement, card reissure)  2nd card and next  Virtual  15  Poland  priority letter  6,9  Poland  courier  19,9  Poland  priority letter  25  courier  110  Poter countries  Other countries  Plastic or Virtual  free of charge  Monthly fee for card usage  Monthly fee for card usage  Monthly fee for card usage  Vittin Poland  ATM cash withdrawal (ATM service provider may charge additional feee)  ATM Card balance request (if the service is available at given ATM)  Pinchange (if the service is available at given ATM)  Card lock  Temporary c			1st card	Plastic or Virtual	free of charge
Plastic card shipping Plastic or Virtual  Monthly fee for card usage Within Poland Within Poland ATM cash withdrawal (ATM service provider may charge additional fees) Within European Union, Switzerland, Norwey, Turkey and Israel Other countries  Other countries  Switzerland, Norwey, Turkey and Israel Other countries  The service is available at given ATM)  Scard restriction (permanent) Tree of charge Temporary card lock Temporary card			and card and next	Plastic	30
Plastic card shipping  Plastic card shipping  Plastic card shipping  European Union  Courier  110  Other countries  Other countries  Plastic or Virtual  ATM cash withdrawal (ATM service provider may charge additional fees)  ATM Card balance request (if the service is available at given ATM)  Plastic or Virtual  Within Poland  ATM Card balance request (if the service is available at given ATM)  Plastic or Virtual  ATM Card balance request (if the service is available at given ATM)  Card restriction (permanent)  Free of charge  Card lock  Temporary card lock  Resuming a card locked temporarily  Free of charge  Change of transaction limits			Zhu caru anu next	Virtual	free of charge  30 15 6,9 19,9 25 110 35 135 free of charge  1 5 1% min. 5 2% min. 5 5  free of charge 1 free of charge
Plastic card shipping  European Union  Courier  110  The countries  Other countries  Up to 4 cards  Plastic or Virtual  Tree of charge  Monthly fee for card usage  Within Poland  (ATM service provider may charge additional fees)  ATM cash withdrawal (ATM service provider may charge additional fees)  ATM Card balance request (if the service is available at given ATM)  Plin change (if the service is available at given ATM)  Card restriction (permanent)  Temporary card lock  Temporary card lock  Resuming a card locked temporarily  Tree of charge  Change of transaction limits	<del>5</del>		Doland	priority letter	6,9
Plastic card shipping  European Union  Courier  110  The countries  Other countries  Up to 4 cards  Plastic or Virtual  Tree of charge  Monthly fee for card usage  Within Poland  (ATM service provider may charge additional fees)  ATM cash withdrawal (ATM service provider may charge additional fees)  ATM Card balance request (if the service is available at given ATM)  Plin change (if the service is available at given ATM)  Card restriction (permanent)  Temporary card lock  Temporary card lock  Resuming a card locked temporarily  Tree of charge  Change of transaction limits	ew ca		roianu	courier	19,9
Monthly fee for card usage  Monthly fee for cards  Plastic or Virtual  1  1  1  ATM Card balance request  (ATM service powder and plant usage upon the free of charge  Mithin European Union,  Switzerland, Norway, Turkey and Israel  Switzerland, No	Ž	Plactic card chinning	European Union	priority letter	25
Monthly fee for card usage    Up to 4 cards   Plastic or Virtual   free of charge		riastic cai u shipping	Lui opean onion	courier	110
Wonthly fee for card usage    Up to 4 cards			Other countries	priority letter	35
Within Poland  ATM cash withdrawal (ATM service provider may charge additional fees)  Other countries  ATM Card balance request (If the service is available at given ATM)  PIN change (If the service is available at given ATM)  Card lock  Temporary card lock  Temporary card lock  Temporary card locked temporarily  The service of charge  Change of transaction limits  Within Poland  Within Poland  Within Poland  Within Poland  Within Poland  Yother countries  Switzerland, Norway, Turkey and Israel  min. 5  2% min. 5  5  Card restriction (permanent)  Free of charge  Temporary card lock  Temporary card lock  Temporary card locked temporarily			Other countries	courier	135
Within Poland  ATM cash withdrawal (ATM service provider may charge additional fees)  Other countries  ATM Card balance request (If the service is available at given ATM)  PIN change (If the service is available at given ATM)  Card lock  Temporary card lock  Temporary card lock  Temporary card locked temporarily  The service of charge  Change of transaction limits  Within Poland  Within Poland  Within Poland  Within Poland  Within Poland  Yother countries  Switzerland, Norway, Turkey and Israel  min. 5  2% min. 5  5  Card restriction (permanent)  Free of charge  Temporary card lock  Temporary card lock  Temporary card locked temporarily	tenance	Monthly fee for card usage	up to 4 cards	Plastic or Virtual	free of charge
ATM cash withdrawal (ATM service provider may charge additional fees)  Other countries  ATM Card balance request (if the service is available at given ATM)  PIN change (if the service is available at given ATM)  Card lock  Temporary card lock  Resuming a card locked temporarily  1 change per month  Tree of charge  Change of transaction limits	Main		5ht card and next	Plastic or Virtual	1
ATM Card balance request (if the service is available at given ATM)  Card restriction (permanent)  Card lock  Temporary card lock  Resuming a card locked temporarily  Change of transaction limits  Switzerland, Norway, Turkey and Israel  min. 5  2% min. 5  5  Card restriction (permanent)  free of charge  1 change per month  free of charge			Within Poland		5
ATM Card balance request (if the service is available at given ATM)  PIN change (if the service is available at given ATM)  Card restriction (permanent)  Free of charge  Card lock  Temporary card lock  Resuming a card locked temporarily  free of charge  1 change per month  free of charge					
PIN change (if the service is available at given ATM)  Card restriction (permanent)  Card lock  Temporary card lock  Resuming a card locked temporarily  free of charge  1 change per month  free of charge			Other countries		
Card lock  Card lock  Temporary card lock  Resuming a card locked temporarily  free of charge  1 change of transaction limits	ATMs				5
Card lock Temporary card lock 1  Resuming a card locked temporarily free of charge  1 change of transaction limits  1 change per month free of charge					5
Resuming a card locked temporarily free of charge  1 change per month free of charge  Change of transaction limits		Card lock	Card restriction (permanent)		free of charge
1 change per month free of charge  Change of transaction limits	Φ		Temporary card lock		1
1 change per month free of charge  Change of transaction limits	)n-line		Resuming a card locked temporarily		free of charge
· · · · · · · · · · · · · · · · · · ·	O	Change of transaction limits	1 change per month		free of charge
			>1 change per month		1

## Payment accounts and currency exchange

PLN

enance	Mandalu faa fan aassuut maintanana	Main account		free of charge
Maintenance	Monthly fee for account maintenance	Auxiliary account	free of charge	free of charge
nterest	Interestrate	Credit	Up to 100 000 PLN (or equivalent in other currencies)	free of charge
Inte	(debited on monthly basis according to total sum of funds in all payment accounts)	(annually negative interest rate)	Above 100 000 PLN (or equivalent in other currencies)	0,70%
×	Currency avalance for	a) automatically during the payment with IgoriaCard		free of charge
Ē.	Currency exchange fee	b) manually by the Customer in IgoriaCard Currency Exchange		free of charge

3	Incoming payments			
				PLN
	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	3,00 EUR
			PLN	20,00 PLN
			USD	3,50 USD
			GBP	3,00 GBP
			CHF	3,00 CHF
				40,00 NOK
Banktransfers		SEK	40,00 SEK	
ktrar			DKK 40,	40,00 DKK
Ban	Transfer to service provider's bank account held	(Sender's bank may charge additional fees; in case of transfer from a bank account held in another	TRY	40,00 SEK
	outside Poland	country than Igoria Trade's account the additional fee may be charged)	ILS	
			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
<u>.</u>	BLIK	Incoming	PLN	1%
Other	Other incoming payments (Other incoming payments methods not listed in Section "Incoming Payments")	Incoming	all currencies	2%

				PLN
	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. 3
Withdrawals to bank account			PLN	0,1% min. 3
		To other bank	EUR (SEPA)	0,1% min. 6
		TOURCE BAIN	EUR (other)	0,1% min. 30
als to			other currencies	
ithdraw	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	To bank, where IgoriaCard's service provider has bank account	GBP	0,1% min. 2 GBP
	Faster Payments system (beneficiary's bank may charge additional fees)	To other bank	GBP	0,1% min. 2 GBP
			PLN (Sorbnet/Express Elixir)	50,00 PLN
			EUR	12,00 EUR
	Express transfer (on top of the standard fee)		USD	13,00 USD
			GBP	11,00 GBP
			CHF	12,00 CHF
			NOK	120,00 NOK
			SEK	115,00 SEK
rawals			DKK	84,00 DKK
Express withdrawals			TRY	85,00 TRY
Expres			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. 3

### 5 Internal transfers

PLN

Transfe	r between accounts of the same IgoriaCard's	Outgoing all currencies available on	free of charge	
user	user	Incoming	IgoriaCard platform	free of charge
Transfe	r between accounts of different IgoriaCard's	Outgoing	all currencies available on	free of charge
users	users	Incoming	IgoriaCard platform	free of charge
Transfe	Transfer to the recipient in Trejdoo  Transfer to the recipient in Klasomat	Outgoing	all currencies available on	free of charge
Transfe		Outgoing	IgoriaCard platform	free of charge

# 6 Other fees

PLN

		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 d	ata	25
Bank confirmation of payment execution		100
Submitting a withdrawal request or changing a with	ndrawal 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 t	100	
Preparation of audit confirmation at the request of the client		
Optional fee to for card authorization, pre-authoriz 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.