



## Table of Commissions and Fees for Individual 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
		Other countries	priority letter 35 courier 135
Maintenance	<b>Monthly fee for card usage</b>	up to 4 cards	Plastic or Virtual free of charge
		5th card and next	Plastic or Virtual 1
ATMs	<b>ATM cash withdrawal</b> (ATM service provider may charge additional fees)	Within Poland	5
		Within European Union, Switzerland, Norway, Turkey and Israel	1% min. 5
		Other countries	2% min. 5
	<b>ATM Card balance request</b> (if the service is available at given ATM)		5
On-line	<b>PIN change</b> (if the service is available at given ATM)		5
	<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

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)  Above 100 000 PLN (or equivalent in other currencies)	free of charge  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

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	3,00 EUR
				PLN	20,00 PLN
				USD	3,50 USD
				GBP	3,00 GBP
				CHF	3,00 CHF
				NOK	40,00 NOK
				SEK	40,00 SEK
				DKK	40,00 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	100,00 TRY
				ILS	20,00 ILS
				RUB	300,00 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		
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

### 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

To other bank

PLN

0,1%  
min. 3

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

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

### Express transfer

(on top of the standard fee)

**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

<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	free of charge
	Incoming		free of charge
<b>Transfer to the recipient in Trejdoo</b>	Outgoing	all currencies available on IgoriaCard platform	free of charge
<b>Transfer to the recipient in Klasomat</b>	Outgoing		free of charge

## 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>Fee for 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
<b>Optional fee to for card authorization, pre-authorization, rejection or any other attempts for authorization</b>		0,12 EUR
<b>Intermediary bank fee</b>		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.