

## Table of Commissions and Fees 10/05/2018

### SECTION 1. GENERAL FEES

No.	Description	Individual	Company
1.	Registration on IgoriaCard platform	free of charge	free of charge
2.	Locking and unlocking access to IgoriaCard platform	free of charge	free of charge
3.	Security package - SMS authorization	free of charge	free of charge
4.	Account statements, transactions confirmations - fee for each document		
	a) available on IgoriaCard platform	free of charge	free of charge
	b) sent at the request of the client to the correspondence address	50,00 PLN	50,00 PLN
5.	Transfer confirmation issued by a bank	100,00 PLN	100,00 PLN
6.	Fee for manual intervention in case of incorrect payment data	25,00 PLN	25,00 PLN
7.	Fee for refunding in case of data incompatibility		
	a) transfer to account in Polish bank <sup>1,2</sup>	0,1% min. 30,00 PLN	0,1% min. 30,00 PLN
	b) transfer to account in foreign bank <sup>1,2</sup>	0,1% min. 60,00 PLN	0,1% min. 60,00 PLN
8.	Fee for submitting a request regarding withdrawal in SWIFT system, SEPA system, or another	300,00 PLN	300,00 PLN
9.	Cancellation of payment (if the transfer has not been executed by the bank)	50,00 PLN	50,00 PLN

<sup>1</sup> Fee charged by IgoriaCard. Customer's bank may charge additional fees.

<sup>2</sup> Fee will be charged in the withdrawal currency, converted at the average NBP exchange rate from the day preceding the payment.

In the case of the absence of sufficient funds in PLN the fee will be charged in the currency held by the Customer, converted at the currency exchange rate available at the Currency Exchange on the IgoriaCard platform.

## SECTION 2. CARDS

No.	Description	Individual	Company
1.	One-time fee for the card:		
	a) plastic	30,00 PLN	30,00 PLN
	b) virtual	15,00 PLN	15,00 PLN
2.	Fee for sending a plastic card:		
	a) priority letter in Poland	6,90 PLN	6,90 PLN
	b) courier shipment in Poland	19,90 PLN	19,90 PLN
	c) priority letter within the EU	25,00 PLN	25,00 PLN
	d) courier shipment within the EU	99,90 PLN	99,90 PLN
	e) priority letter in the rest of the world	35,00 PLN	35,00 PLN
	f) courier shipment in the rest of the world	130,00 PLN	130,00 PLN
3.	Fee for the card activation	free of charge	free of charge
4.	Fee for temporary card lock	1,00 PLN	1,00 PLN
5.	Fee for resuming a temporarily locked card	free of charge	free of charge
6.	Fee for reserving the card	free of charge	free of charge
7.	Fee for issuing a new card in place of a reserved card:		
	a) plastic	30,00 PLN	30,00 PLN
	b) virtual	15,00 PLN	15,00 PLN
8.	Fee for issuing a new card after the expiration date of the previous card:		
	a) plastic	30,00 PLN	30,00 PLN
	b) virtual	15,00 PLN	15,00 PLN
9.	Monthly fee for card usage (plastic or virtual):	free of charge	7,00 PLN
10.	ATM withdrawal:		
	a) in Poland	2,00 PLN	2,00 PLN
	b) in EU, Switzerland, Norway, Turkey and Israel	1% min. 5,00 PLN	1% min. 5 PLN
	c) in other countries	2% min. 5,00 PLN	2% min. 5 PLN
11.	Balance inquiry:		
	a) on IgoriaCard platform	free of charge	free of charge
	b) at ATMs in Poland (if the service is available at given ATM)	1,50 PLN	1,50 PLN
	c) at ATMs in EU, Switzerland, Norway, Turkey and Israel (if the service is available at given ATM)	5,00 PLN	5,00 PLN
	d) in other ATMs (if the service is available at given ATM)	5,00 PLN	5,00 PLN

12.	Fee for plastic card PIN change: a) on IgoriaCard platform	1 change per month - free of charge >1 change per month - 1,00 PLN for each change	1 change per month - free of charge >1 change per month - 1,00 PLN for each change
	b) at ATM in Poland (if the service is available at given ATM)	1,50 PLN	1,50 PLN
	c) at ATM in EU, Switzerland, Norway, Turkey and Israel (if the service is available at given ATM)	1,50 PLN	1,50 PLN
	d) in other ATMs (if the service is available at given ATM)	5,00 PLN	5,00 PLN
13.	Change of daily transaction limits	1 change per month - free of charge >1 change per month - 1,00 PLN for each change	1 change per month - free of charge >1 change per month - 1,00 PLN for each change

### SECTION 3. ACCOUNTS

No.	Description	Individual	Company
1.	Monthly fee for main multicurrency account	free of charge	free of charge
2.	Monthly fee for additional multicurrency account	free of charge	5,00 PLN
3.	Change of the limits of auto top-ups of additional accounts	free of charge	1 change per month - free of charge >1 change per month - 1,00 PLN for each change
4.	Commission for currency exchange completed:		
	a) automatically during the payment with IgoriaCard Card	free of charge	free of charge
	b) manually by the Customer in IgoriaCard Currency Exchange	free of charge	free of charge

In the case of the absence of sufficient funds in PLN the fee will be charged in the currency held by the Customer, converted at the currency exchange rate available at the Currency Exchange on the IgoriaCard platform.

## SECTION 4. TRANSFERS

### 4.1 PAYMENTS

No	Description	Currency	Individual	Company
	Payments - fee for each disposition			
1.	Transfer to IgoriaCard account in Poland <sup>1,2</sup>	all currencies available on IgoriaCard	free of charge	free of charge
2.	Transfer to IgoriaCard account in a bank outside Poland <sup>1,2</sup>	EUR (SEPA)	1,50 EUR	1,50 EUR
		EUR (inne)	8,00 EUR	8,00 EUR
		PLN	6,00 PLN	6,00 PLN
		USD	2,00 USD	2,00 USD
		GBP	2,00 GBP	2,00 GBP
		CHF	2,00 CHF	2,00 CHF
		NOK	20,00 NOK	20,00 NOK
		SEK	13,00 SEK	13,00 SEK
		DKK	11,00 DKK	11,00 DKK
		TRY	6,00 TRY	6,00 TRY
		ILS	6,00 ILS	6,00 ILS
		RUB	100,00 RUB	100,00 RUB
		CZK	50,00 CZK	50,00 CZK
		HUF	450,00 HUF	450,00 HUF
		AUD	2,00 AUD	2,00 AUD
		CAD	2,00 CAD	2,00 CAD
		BGN	3,00 BGN	3,00 BGN
RON	6,50 RON	6,50 RON		
	other currencies <sup>3</sup>	1,50 EUR	1,50 EUR	

<sup>1</sup> Fee charged by IgoriaCard. Customer's bank may charge additional fees.

<sup>2</sup> In case of the transfer from a bank in another country than Igoria Trade bank an additional fee may be charged.

<sup>3</sup> The fee may be charged in other currency, converted at the currency exchange rate available at the Currency Exchange on the IgoriaCard platform.

## 4.2 INTERNAL TRANSFERS

### 4.2.1 Own transfers

No.	Description	Currency	Individual	Company
	Transfer between account of the same user of IgoriaCard			
1.	Outgoing	all currencies available on IgoriaCard	free of charge	free of charge
2.	Incoming	all currencies available on IgoriaCard	free of charge	free of charge

### 4.2.2 Transfer between the users of IgoriaCard

No.	Description	Currency	Individual	Company
	Transfer between account of various users of IgoriaCard			
1.	Outgoing	all currencies available on IgoriaCard	free of charge	0,1% min. 2,00 PLN
2.	Incoming	all currencies available on IgoriaCard	free of charge	free of charge

<sup>1</sup>Fee will be charged in the withdrawal currency, converted at the currency exchange rate available at the Currency Exchange on the IgoriaCard platform.

### 4.3 WITHDRAWALS

No.	Description	Currency	Individual	Company
	Withdrawals - fee for each disposition			
1.	Transfer to IgoriaCard bank account in Poland <sup>1</sup>	all currencies available on IgoriaCard <sup>2</sup>	0,1% min. 2,00 PLN	0,1% min. 2,00 PLN
2.	Transfer to account in Polish bank in which IgoriaCard has no accounts <sup>1</sup>	PLN	0,1% min. 2,00 PLN	0,1% min. 2,00 PLN
		EUR (SEPA) <sup>2</sup>	0,1% min. 6,00 PLN	0,1% min. 6,00 PLN
		EUR (inne) <sup>2</sup>	0,1% min. 30,00 PLN	0,1% min. 30,00 PLN
		other currencies <sup>2</sup>	0,1% min. 30,00 PLN	0,1% min. 30,00 PLN
3.	Transfer to bank account outside Poland in which IgoriaCard has an account <sup>1</sup>	all currencies available on IgoriaCard <sup>2</sup>	0,1% min. 30,00 PLN	0,1% min. 30,00 PLN
4.	Transfer to bank account outside Poland in which IgoriaCard has no account <sup>1</sup>	all currencies available on IgoriaCard <sup>2</sup>	0,1% min. 60,00 PLN	0,1% min. 60,00 PLN

<sup>1</sup>Fee charged by IgoriaCard. Customer's bank may charge additional fees.

<sup>2</sup>Fee will be charged in the withdrawal currency, converted at the currency exchange rate available at the Currency Exchange on the IgoriaCard platform.