



## Table of Commissions and Fees

23/08/2018

### 1 Cards

		Individual account [PLN]	Company account [PLN]		
New card	<b>Card issuance</b> (new card, card replacement, card reissue)	Plastic	30	30	
		Virtual	15	15	
	<b>Plastic card shipping</b>	Poland	priority letter	6,9	6,9
			courier	19,9	19,9
		European Union	priority letter	25	25
			courier	99,9	99,9
Other countries	priority letter	35	35		
	courier	130	130		
Maintenance	<b>Monthly fee for card usage</b>	free of charge	7		
	<b>ATM cash withdrawal</b> (ATM service providers may charge additional fees)	Within Poland	2	2	
Within European Union, Switzerland, Norway, Turkey and Israel		1% min. 5	1% min. 5		
Other countries		2% min. 5	2% min. 5		
ATMs	<b>ATM Card balance request</b> (if the service is available at given ATM)	Within Poland	1,5	1,5	
		Other countries	5	5	
	<b>Fee for plastic card PIN change</b> (if the service is available at given ATM)	Within Poland, other European Union Countries, Switzerland, Norway, Turkey and Israel	1,5	1,5	
Other countries		5	5		
On-line	<b>Card lock</b>	Card restriction (permanent)	free of charge	free of charge	
		Temporary card lock	1	1	
		Resuming a card locked temporarily	free of charge	free of charge	
	<b>PIN change fee</b>	1 change per month	free of charge	free of charge	
		>1 change per month	1	1	
	<b>Change of transaction limits</b>	1 change per month	free of charge	free of charge	
>1 change per month		1	1		

## 2 Accounts and currency exchange

Individual account [PLN] Company account [PLN]

		Individual account [PLN]	Company account [PLN]
Maintenance	<b>Monthly fee for account maintenance</b>	Main account	free of charge
		Auxiliary account	5
On-line	<b>Change of automatic top-up limits</b> (for auxiliary accounts)	1 change per month	free of charge
		>1 change per month	1
Currencies	<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

Individual account      Company account

			Individual account	Company account		
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	free of charge	
			EUR (SEPA)	1,50 EUR	1,50 EUR	
			EUR (other)	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	
		<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)	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	1,50 EUR	1,50 EUR		
Internal transfers	<b>Transfer between accounts of the same IgoriaCard's user</b>	Outgoing	all currencies available on IgoriaCard platform	free of charge	free of charge	
		Incoming		free of charge	free of charge	
	<b>Transfer between accounts of different IgoriaCard's users</b>	Outgoing	all currencies available on IgoriaCard platform	free of charge	0,1% min. 2 PLN	
		Incoming		free of charge	free of charge	
Other	<b>BLIK transfer</b> (service provided by Tpay.com)	Incoming	PLN	0,3%	0,3%	
	<b>Cash payment</b> (in The Polish Post branches)	Incoming	PLN	6,00 PLN	6,00 PLN	

## 4 Withdrawals

		Individual account [PLN]	Company account [PLN]	
Withdrawals to bank account	<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. 2	0,1% min. 2
			PLN	0,1% min. 2
	To other bank	EUR (SEPA)	0,1% min. 6	0,1% min. 6
		EUR (other) other currencies	0,1% min. 30	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	all currencies available on IgoriaCard platform 0,1% min. 30	0,1% min. 30
		To other bank	0,1% min. 60	0,1% min. 60

## 5 Other fees

		Individual account [PLN]	Company account [PLN]
<b>Cancellation of withdrawal to a bank account</b>	(If the payment has not already been executed by the bank)	50	50
<b>Statements, invoices, transaction confirmations</b>	Available on IgoriaCard platform	free of charge	free of charge
	Sent on request to the given email or postal address (fee for a single document)	50	50
<b>Fee for manual intervention in case of incorrect payment data</b>		25	25
<b>Bank confirmation of payment execution</b>		100	100
<b>Fee for submitting a withdrawal request in SWIFT system, SEPA system or another</b>		300	300
<b>Fee for refunding in case of data incompatibility</b>	Transfer to account in Polish bank <small>(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)</small>	0,1% min. 30	0,1% min. 30
	Transfer to account in bank outside Poland	0,1% min. 60	0,1% min. 60

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 and incoming payments, 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/](http://www.igoriacard.com/en/banks/)