



Table of Commissions and Fees

valid since 1st of October, 2022

All prices in EUR unless otherwise specified

1 Registration		Individual	Business		
		EUR	EUR		
Registration		free of charge	150		
2 Cards		Individual	Business		
		EUR	EUR		
Issuing	Card issuance (new card, card replacement, card reissue)	Plastic	20	30	
		Virtual	3	5	
	Plastic card shipping	European Union	priority letter	15	15
			courier	35	35
Mainte	Plastic card shipping	Other countries	priority letter	25	25
			courier	50	50
ATMs	Monthly fee for card usage	Plastic or Virtual	5	10	
	ATM cash withdrawal (ATM service provider may charge additional fees)	Within European Union, Switzerland, Norway, Turkey and Israel	1,00% min. 5	1,00% min. 5	
		Other countries	3,00% min. 5	3,00% min. 5	
	ATM Card balance request (if the service is available at given ATM)		3	3	
On-line	PIN change (if the service is available at given ATM)		5	5	
		Card restriction (permanent)	free of charge	free of charge	
	Card lock	Temporary card lock	0,25	0,25	
		Resuming a card locked temporarily	free of charge	free of charge	
	Change of transaction limits	1 change per month	3	3	
>1 change per month		5	5		

3 Payment accounts and currency exchange				Individual	Business
				EUR	EUR
Maintenance	Monthly fee for account maintenance	Main account		10	30
		Auxiliary account		10	20
Interest	Interest rate (debited on monthly basis according to total sum of funds in all payment accounts)	Credit (annually negative interest rate)	Up to 25 000 EUR (or equivalent in other currencies)	2,00%	2,00%
			Above 25 000 EUR (or equivalent in other currencies)	2,00%	2,00%
FX	Currency exchange fee	automatically during the payment with multicurrency card		free of charge	free of charge
		manually by the Customer at platform		free of charge	free of charge

4 Incoming payments				Individual	Business
Bank transfers	Transfer to service provider's bank account	(Sender's bank may charge additional fees; in case of transfer from a bank account held in another country than service provider's account the additional fee may be charged)	SEPA	1,00% min. 5,00 EUR	1,00% min. 10,00 EUR
			SWIFT	1,00% min. 10,00 EUR	1,00% min. 20,00 EUR
			Faster Payments	20 GBP	20 GBP
Other	Other incoming payments (Other incoming payments methods not listed in Section "Incoming Payments")	Incoming	all currencies	3,00%	3,00%

5 Withdrawals				Individual	Business
				EUR	EUR
Express withdrawals	Withdrawal to bank account (beneficiary's bank may charge additional fees)	To other bank	SEPA and other	1,00% min. 3 EUR	1,00% min. 5 EUR
			SWIFT	1,00% min. 10 EUR	1,00% min. 15 EUR
			Faster Payments	20 GBP	20 GBP
Express withdrawals	Express transfer (on top of the standard fee)		Sorbnnet/Express Elixir	250 PLN	250 PLN
			SEPA	10 EUR	15 EUR
Card transfers	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	3% min. 5 EUR	3% min. 10 EUR

6 Internal transfers				Individual	Business
				EUR	EUR
Transfer within user's wallet		Outgoing	all currencies available on platform	free of charge	free of charge
		Incoming		free of charge	free of charge
Transfer between different wallets		Outgoing	all currencies available on platform	free of charge	0,25% min. 2,5 EUR
		Incoming		free of charge	free of charge

7 IBAN accounts			Individual	Business	
			EUR	EUR	
Account	Account opening	One-off	all currencies available on platform	100	300
	Account maintenance	Monthly fee	all currencies available on platform	5	25
	Transfer to IBAN account (sender's bank may charge additional fees)		SEPA	1,00% min. 3 EUR	1,00% min. 5 EUR
			SWIFT	1,00% min. 10 EUR	1,00% min. 15 EUR
			Faster Payments	20 GBP	20 GBP
Statements		Available on transactional platform (PDF)		free	free
	Account statements, transactions confirmations (for each document)	Sent at the request of the client to the correspondence address (paper)		5	10
		Transfer confirmation issued by a bank (PDF)		20	20
	Payment order cancellation	If the transfer has not been executed by the bank		25	25
Other	Security package	SMS authorization during registration and bank accounts adding		free	free
	Foreign exchange platform access	Automated exchange or individual negotiations with the dealer		free	free
		Locking and unlocking access to the platform		free	free
	Prompt-note			20	20
8 Other fees			Individual	Business	
			EUR	EUR	
Cancellation of withdrawal to a bank account	(If the payment has not already been executed by the bank)		25	25	
Statements, invoices, transaction confirmations	Available on platform		free of charge	free of charge	
	Sent on request to the given email or postal address (fee for a single document)		15	15	
Manual intervention in case of incorrect payment data			15	15	
Bank confirmation of payment execution			30	30	
Submitting a withdrawal request or changing a withdrawal in SWIFT system, SEPA system or another			75	75	
Fee for refunding in case of data incompatibility	Transfer to account in Polish bank		0,5% min. 15	0,5% min. 15	
(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		0,5% min. 15	0,5% min. 15	
Issuance of certificate, statement, confirmation at the request of the client			30	30	
Preparation of audit confirmation at the request of the client			75	75	

In case of insufficient funds in EUR, 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 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 at the current sell rate available at the Currency Exchange on platform.