



## Table of Commissions and Fees

valid since 1st of February, 2024

All prices in EUR unless otherwise specified

1		Registration	Individual	Business	
			EUR	EUR	
		Registration	12	100	
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	Monthly fee for card usage	Other countries	priority letter	25	25
			courier	50	50
ATMs	ATM cash withdrawal (ATM service provider may charge additional fees)	Within European Union, Switzerland, Norway, Turkey and Israel	Plastic or Virtual	5	10
			1,00% min. 5	1,00% min. 5	
		Other countries	3,00% min. 5	3,00% min. 5	
On-line	ATM Card balance request (if the service is available at given ATM)		3	3	
	PIN change (if the service is available at given ATM)		5	5	
	Card lock	Card restriction (permanent)		free of charge	free of charge
		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	3	3
			SWIFT	3	3
			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	0,25% min. 1,5	0,25% min. 1,5	
			SWIFT	0,25% min. 5	0,25% min. 5	
			Faster Payments	0,25% min. 4 GBP	0,25% min. 4 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)		SWIFT	20 EUR	30 EUR
				all currencies	3% min. 5 EUR	3% min. 10 EUR

6 Internal transfers				Individual	Business
				EUR	EUR
Transfer within client's payment account (main or auxiliary with the same Client ID)	Outgoing	all currencies available on platform		free of charge	free of charge
	Incoming			free of charge	free of charge
Transfer between different payment accounts	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	50	125
	Account maintenance	Monthly fee	all currencies available on platform	12	36
	Transfer to IBAN account (sender's bank may charge additional fees)		SEPA		0,25% min. 2,5
		SWIFT		0,25% min. 2,5	0,25% min. 2,5
		Faster Payments		0,25% min. 4 GBP	0,25% min. 4 GBP
Statements	Account statements, transactions confirmations (for each document)	Available on transactional platform (PDF)		free	free
		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  (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		0,5% min. 15	0,5% min. 15
		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 payment account, 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.