

PRICE LIST OF PAYMENT CARDS ISSUED FOR COMPANY ACCOUNTS REGISTERED IN POLAND		
Issuance of a payment card	Virtual Business Card Physical Business Card	20 PLN 99.99 PLN
Debit card maintenance		0 PLN/ 5 PLN ¹
Cash withdrawal using a debit card	In Europe ²	2 first withdrawals per month - 0 PLN Further withdrawals - 3.5% ⁷ of transaction value
	Outside Europe	up to the equivalent of 800 PLN ³ in a given month - 0 PLN withdrawals over 800 PLN ³ - 3.5% ⁷ of transaction value
	Cash back	0 PLN
Cashless payments		0 PLN
Card top-up from the currency wallet		0 PLN
Card top-up using express payment methods⁴	Apple Pay (Visa, Mastercard) Transaction fee	0.8% ⁵ (min. 0.99 PLN)
	BCMC Transaction fee	0.8% (min. 0.99 PLN)
	BLIK Transaction fee	0.8% (min. 0.99 PLN)
	Cartes Bancaires Transaction fee	0.8% (min. 0.99 PLN)
	Diners Club Transaction fee Payment method fee	0.8% (min. 0.99 PLN) 3.4%
	Discover Transaction fee Payment method fee	0.8% (min. 0,99 PLN) 3.4%
	EPS Transaction fee Payment method fee	0.8% (min. 0.99 PLN) 2.8% for transactions up to 200.00 PLN; 1.05% for transactions amounting to 200.00 PLN or more
	Google Pay (Visa, Mastercard) Transaction fee	0.8% ⁵ (min. 0.99 PLN)
	iDEAL Transaction fee	0.8% (min. 0.99 PLN)
	JCB Transaction fee Payment method fee	0.8% (min. 0.99 PLN) 3.2%
	Mastercard Transaction fee	0.8% ⁴ (min. 0.99 PLN)

	PayPal Transaction fee Payment method fee Rapid Transfer Transaction fee Payment method fee Skrill Wallet Transaction fee Payment method fee Sofort Transaction fee Payment method fee Instant transfer Transaction fee Trustly Transaction fee Payment method fee UnionPay Transaction fee Payment method fee Vipps Transaction fee Payment method fee Visa Transaction fee	0.8% (min. 0.99 PLN) 1% ⁶ 0.8% (min. 0.99 PLN) 1.2% (min. 6 PLN) 0.8% (min. 0.99 PLN) 2.2% (min. 6 PLN) 0.8% (min. 0.99 PLN) 1.5% 0.8% (min. 0.99 PLN) 0.8% (min. 0.99 PLN) 12 PLN 0.8% (min. 0.99 PLN) 2.4% 0.8% (min. 0.99 PLN) 1.2% (min. 0.80 PLN) 0.8% ⁵ (min. 0.99 PLN)
Withdrawal from a card to the currency wallet		0 PLN
Card delivery	Letter delivery:	
	on the territory of Poland	0 PLN
	other countries	5 PLN
	Express delivery:	
	Delivery to a parcel locker InPost Paczkomat® 24/7	20 PLN
	Courier delivery on the territory of Poland	28 PLN
	Courier delivery on the territory of Czech Republic, Lithuania, Slovakia, Hungary	42 PLN
	Courier delivery on the territory of Latvia, Germany	47 PLN
	Courier delivery on the territory of Belgium	50 PLN
	Courier delivery on the territory of Austria, Denmark, Estonia, Netherlands, Luxembourg, Slovenia, Ukraine	60 PLN
	Courier delivery on the territory of Switzerland	65 PLN

	Courier delivery on the territory of Portugal, France, Sweden	70 PLN
	Courier delivery on the territory of Ireland	75 PLN
	Courier delivery on the territory of Croatia, Spain, Italy	85 PLN
	Courier delivery to other countries	115 PLN

¹ Fee is valid from 1.01.2025. Fee charged to each card by the 15th day of the month for the previous month if the amount of booked non-cash transactions made with this card in the previous month was lower than 1000 PLN; the fee applies from the first whole month of having a card; Visa's exchange rate from the day of the transaction is used to calculate the total value of transactions.

² Withdrawals made in Europe include withdrawals made in the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Vatican City, United Kingdom, Isle of Man, Faroe Islands.

³ The Visa exchange rate from the day of the transaction is used to calculate the limit for free withdrawals.

⁴ All fees and commissions payable are charged in the Currency Paid-in; the conversion of fees and commissions is done at the Conotoxia.com exchange rate applicable at the time of the transaction.

⁵ If the payment is made with a company card or a card issued outside the EEA, the fee is 2.2% or 3.5% if the payment is made with a card issued in Israel, Moldova, Mexico, USA or Iraq. „Company card” means a payment card issued on behalf of and charged to the account of a company or public sector entity or a sole proprietorship

⁶ If the transaction is made in a currency other than EUR or SEK, using a PayPal account registered in an EEA country other than Poland, an additional 1.5% fee is charged. If the transaction is made using a PayPal account registered in a non-EEA country, an additional fee of 1.7% is charged.

⁷ Until December 31, 2024, a commission of 2% applies.