



Fee and commission tables

In force as of 18.09.2023; depending on the country of residence.



Table of fees and commissions for residents of Poland.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 0.99 PLN, max. 250 PLN)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 40 PLN, max. 200 PLN)
SEPA transfer order	5 PLN
Transfer order in foreign currency to Velo Bank's currency account	10 PLN



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:	
BCMC Payment card	0.8% (min. 0.99 PLN)	
BLIK Online payment		
Cartes Bancaires Payment card		
Diners Club Payment card		
Discover Payment card		
EPS Online payment		
iDEAL Online payment		
JCB Payment card		
PayPal Online payment		
Rapid Transfer Online payment		
Skrill Wallet Online payment		
Sofort Online payment		
Instant transfer Online payment		
Trustly Online payment		
UnionPay Online payment		
Vipps Online payment		
Apple Pay (Visa, Mastercard) Currency wallet		0.8%* (min. 0.99 PLN)
Google Pay (Visa, Mastercard) Currency wallet		
Mastercard Payment card		
Visa Payment card		

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 200.00 PLN
EPS Online payment	1.05% for transactions amounting to 200,00 PLN or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 6.00 PLN
Skrill Wallet Online payment	2.2%. Minimum commission of 6.00 PLN
Sofort Online payment	1.50%
Trustly Online payment	12 PLN
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 0.80 PLN

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Switzerland.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 0.38 CHF, max. 65 CHF)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 10 CHF, max. 50 CHF)
SEPA transfer order	1.25 CHF
Transfer order in foreign currency to Velo Bank's currency account	2.50 CHF



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card BLIK Online payment Cartes Bancaires Payment card Diners Club Payment card Discover Payment card EPS Online payment iDEAL Online payment JCB Payment card PayPal Online payment Rapid Transfer Online payment Skrill Wallet Online payment Sofort Online payment Instant transfer Online payment Trustly Online payment UnionPay Online payment Vipps Online payment	0.8% (min. 0.38 CHF)
Apple Pay (Visa, Mastercard) Currency wallet Google Pay (Visa, Mastercard) Currency wallet Mastercard Payment card Visa Payment card	0.8%* (min. 0.38 CHF)

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 50.00 CHF
EPS Online payment	1.05% for transactions amounting to 50,00 CHF or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 1.5 CHF
Skrill Wallet Online payment	2.2%. Minimum commission of 1.5 CHF
Sofort Online payment	1.50%
Trustly Online payment	3 CHF
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 0.25 CHF

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of the Czech Republic

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 6.50 CZK, max. 1400 CZK)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 240 CZK, max. 1100 CZK)
SEPA transfer order	30 CZK
Transfer order in foreign currency to Velo Bank's currency account	60 CZK



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:	
BCMC Payment card	0.8% (min. 6.50 CZK)	
BLIK Online payment		
Cartes Bancaires Payment card		
Diners Club Payment card		
Discover Payment card		
EPS Online payment		
iDEAL Online payment		
JCB Payment card		
PayPal Online payment		
Rapid Transfer Online payment		
Skrill Wallet Online payment		
Sofort Online payment		
Instant transfer Online payment		
Trustly Online payment		
UnionPay Online payment		
Vipps Online payment		
Apple Pay (Visa, Mastercard) Currency wallet		0.8%* (min. 6.50 CZK)
Google Pay (Visa, Mastercard) Currency wallet		
Mastercard Payment card		
Visa Payment card		

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 1100.00 CZK
EPS Online payment	1.05% for transactions amounting to 1100.00 CZK or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 35 CZK
Skrill Wallet Online payment	2.2%. Minimum commission of 35 CZK
Sofort Online payment	1.50%
Trustly Online payment	70 CZK
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 6 CZK

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Denmark.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 1.80 DKK, max. 450 DKK)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 80 DKK, max. 350 DKK)
SEPA transfer order	10 DKK
Transfer order in foreign currency to Velo Bank's currency account	20 DKK



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card BLIK Online payment Cartes Bancaires Payment card Diners Club Payment card Discover Payment card EPS Online payment iDEAL Online payment JCB Payment card PayPal Online payment Rapid Transfer Online payment Skrill Wallet Online payment Sofort Online payment Instant transfer Online payment Trustly Online payment UnionPay Online payment Vipps Online payment	0.8% (min. 1.80 DKK)
Apple Pay (Visa, Mastercard) Currency wallet Google Pay (Visa, Mastercard) Currency wallet Mastercard Payment card Visa Payment card	0.8%* (min. 1.80 DKK)

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 350 DKK
EPS Online payment	1.05% for transactions amounting to 350 DKK or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 12 DKK
Skrill Wallet Online payment	2.2%. Minimum commission of 12 DKK
Sofort Online payment	1.50%
Trustly Online payment	24 DKK
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 1.50 DKK

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Hungary.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
<p>Money transfer order to an account in Poland in PLN</p> <p>Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD</p> <p>SEPA transfer order</p> <p>SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS</p> <p>Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY</p> <p>Transfer order in foreign currency to Velo Bank's currency account</p>	0.2% (min. 85 HUF, max. 22000 HUF)
	Transfer fees:
<p>Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD</p>	0.25% (min. 3600 HUF, max. 17500 HUF)
SEPA transfer order	450 HUF
Transfer order in foreign currency to Velo Bank's currency account	900 HUF



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card	0.8% (min. 85 HUF)
BLIK Online payment	
Cartes Bancaires Payment card	
Diners Club Payment card	
Discover Payment card	
EPS Online payment	
iDEAL Online payment	
JCB Payment card	
PayPal Online payment	
Rapid Transfer Online payment	
Skrill Wallet Online payment	
Sofort Online payment	
Instant transfer Online payment	
Trustly Online payment	
UnionPay Online payment	
Vipps Online payment	
Apple Pay (Visa, Mastercard) Currency wallet	
Google Pay (Visa, Mastercard) Currency wallet	
Mastercard Payment card	
Visa Payment card	

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 17500 HUF
EPS Online payment	1.05% for transactions amounting to 17500 HUF or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 550 HUF
Skrill Wallet Online payment	2.2%. Minimum commission of 550 HUF
Sofort Online payment	1.50%
Trustly Online payment	1100 HUF
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 80 HUF

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Norway.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 4 NOK, max. 700 NOK)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 120 NOK, max. 600 NOK)
SEPA transfer order	15 NOK
Transfer order in foreign currency to Velo Bank's currency account	30 NOK



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card BLIK Online payment Cartes Bancaires Payment card Diners Club Payment card Discover Payment card EPS Online payment iDEAL Online payment JCB Payment card PayPal Online payment Rapid Transfer Online payment Skrill Wallet Online payment Sofort Online payment Instant transfer Online payment Trustly Online payment UnionPay Online payment Vipps Online payment	0.8% (min. 4 NOK)
Apple Pay (Visa, Mastercard) Currency wallet Google Pay (Visa, Mastercard) Currency wallet Mastercard Payment card Visa Payment card	0.8%* (min. 4 NOK)

* 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.



	Payment method fees:
Diners Club Payment card	3,40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 600 NOK
EPS Online payment	1.05% for transactions amounting to 600 NOK or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 20 NOK
Skrill Wallet Online payment	2.2%. Minimum commission of 20 NOK
Sofort Online payment	1.50%
Trustly Online payment	40 NOK
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 3 NOK

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Romania.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
<p>Money transfer order to an account in Poland in PLN</p> <p>Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD</p> <p>SEPA transfer order</p> <p>SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS</p> <p>Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY</p> <p>Transfer order in foreign currency to Velo Bank's currency account</p>	0.2% (min. 1.50 RON, max. 350 RON)
	Transfer fees:
<p>Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD</p>	0.25% (min. 56 RON, max. 300 RON)
SEPA transfer order	7 RON
Transfer order in foreign currency to Velo Bank's currency account	14 RON



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card	0.8% (min. 1.5 RON)
BLIK Online payment	
Cartes Bancaires Payment card	
Diners Club Payment card	
Discover Payment card	
EPS Online payment	
iDEAL Online payment	
JCB Payment card	
PayPal Online payment	
Rapid Transfer Online payment	
Skrill Wallet Online payment	
Sofort Online payment	
Instant transfer Online payment	
Trustly Online payment	
UnionPay Online payment	
Vipps Online payment	
Apple Pay (Visa, Mastercard) Currency wallet	
Google Pay (Visa, Mastercard) Currency wallet	
Mastercard Payment card	
Visa Payment card	

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 300 RON
EPS Online payment	1.05% for transactions amounting to 300 RON or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 8 RON
Skrill Wallet Online payment	2.2%. Minimum commission of 8 RON
Sofort Online payment	1.50%
Trustly Online payment	16 RON
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 1 RON

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Sweden.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 3 SEK, max. 700 SEK)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 120 SEK, max. 600 SEK)
SEPA transfer order	15 SEK
Transfer order in foreign currency to Velo Bank's currency account	30 SEK



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card BLIK Online payment Cartes Bancaires Payment card Diners Club Payment card Discover Payment card EPS Online payment iDEAL Online payment JCB Payment card PayPal Online payment Rapid Transfer Online payment Skrill Wallet Online payment Sofort Online payment Instant transfer Online payment Trustly Online payment UnionPay Online payment Vipps Online payment	0.8% (min. 3 SEK)
Apple Pay (Visa, Mastercard) Currency wallet Google Pay (Visa, Mastercard) Currency wallet Mastercard Payment card Visa Payment card	0.8%* (min. 3 SEK)

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 600 SEK
EPS Online payment	1.05% for transactions amounting to 600 SEK or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 17 SEK
Skrill Wallet Online payment	2.2%. Minimum commission of 17 SEK
Sofort Online payment	1.50%
Trustly Online payment	34 SEK
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 3 SEK

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Great Britain.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 0.33 GBP, max. 65 GBP)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 8 GBP, max. 50 GBP)
SEPA transfer order	1 GBP
Transfer order in foreign currency to Velo Bank's currency account	2 GBP



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card	0.8% (min. 0.33 GBP)
BLIK Online payment	
Cartes Bancaires Payment card	
Diners Club Payment card	
Discover Payment card	
EPS Online payment	
iDEAL Online payment	
JCB Payment card	
PayPal Online payment	
Rapid Transfer Online payment	
Skrill Wallet Online payment	
Sofort Online payment	
Instant transfer Online payment	
Trustly Online payment	
UnionPay Online payment	
Vipps Online payment	
Apple Pay (Visa, Mastercard) Currency wallet	
Google Pay (Visa, Mastercard) Currency wallet	
Mastercard Payment card	
Visa Payment card	

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 50 GBP
EPS Online payment	1.05% for transactions amounting to 50 GBP or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 2 GBP
Skrill Wallet Online payment	2.2%. Minimum commission of 2 GBP
Sofort Online payment	1.50%
Trustly Online payment	4 GBP
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 0.30 GBP

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, Spain.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 0.35 EUR, max. 65 EUR)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 12 EUR, max. 55 EUR)
SEPA transfer order	1.50 EUR
Transfer order in foreign currency to Velo Bank's currency account	3 EUR



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card BLIK Online payment Cartes Bancaires Payment card Diners Club Payment card Discover Payment card EPS Online payment iDEAL Online payment JCB Payment card PayPal Online payment Rapid Transfer Online payment Skrill Wallet Online payment Sofort Online payment Instant transfer Online payment Trustly Online payment UnionPay Online payment Vipps Online payment	0.8% (min. 0.35 EUR)
Apple Pay (Visa, Mastercard) Currency wallet Google Pay (Visa, Mastercard) Currency wallet Mastercard Payment card Visa Payment card	0.8%* (min. 0.35 EUR)

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 55 EUR
EPS Online payment	1.05% for transactions amounting to 55 EUR or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 1.50 EUR
Skrill Wallet Online payment	2.2%. Minimum commission of 1.50 EUR
Sofort Online payment	1.50%
Trustly Online payment	3 EUR
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 0.30 EUR

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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Table of fees and commissions for residents of other countries.

Fee

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.

	Transaction fees:
Internal transfer order (currency wallet, email, text message)	-
Money transfer order to an account in Poland in PLN Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD SEPA transfer order SEPA transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas (BNP, BGŻ, Raiffeisen), ING, Alior Bank, BOŚ, BPS Foreign currency transfer order to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY Transfer order in foreign currency to Velo Bank's currency account	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fees:
Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, THB, PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, TRY, RSD	0.25% (min. 14 USD, max. 60 USD)
SEPA transfer order	2 USD
Transfer order in foreign currency to Velo Bank's currency account	4 USD



Fees for express payment transaction and payment method.

Express payment is executed immediately. **We charge an additional commission.**

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.

Method	Transaction fees:
BCMC Payment card	0.8% (min. 0.40 USD)
BLIK Online payment	
Cartes Bancaires Payment card	
Diners Club Payment card	
Discover Payment card	
EPS Online payment	
iDEAL Online payment	
JCB Payment card	
PayPal Online payment	
Rapid Transfer Online payment	
Skrill Wallet Online payment	
Sofort Online payment	
Instant transfer Online payment	
Trustly Online payment	
UnionPay Online payment	
Vipps Online payment	
Apple Pay (Visa, Mastercard) Currency wallet	
Google Pay (Visa, Mastercard) Currency wallet	
Mastercard Payment card	
Visa Payment card	

* 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.



	Payment method fees:
Diners Club Payment card	3.40%
Discover Payment card	3.40%
EPS Online payment	2.8% for transactions up to 60 USD
EPS Online payment	1.05% for transactions amounting to 60 USD or more
JCB Payment card	3.20%
PayPal Online payment	1.00%**
Rapid Transfer Online payment	1.2%. Minimum commission of 2 USD
Skrill Wallet Online payment	2.2%. Minimum commission of 2 USD
Sofort Online payment	1.50%
Trustly Online payment	4 USD
UnionPay Online payment	2.40%
Vipps Online payment	1.2%. Minimum commission of 0.40 USD

** 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.

Other fees

Compensation fee	up to 10% of the transaction value
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