



Fee Information Document



Name of the account provider: Conotoxia Sp. z o.o.

Account name: Payment account [Wallet]

Date: November 30th, 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- The fees information document provides information on the fees for the most representative services associated with this account only. In addition, fees may apply for services linked to this account that are not listed in this document. For more comprehensive information, please refer to the [Fee and commission tables for the money transfer service](#) and [the Price list for the multi-currency card service](#).
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintenance of a payment account [wallet]	0 PLN	
Payments (excluding cards)⁵		
Money transfer order	Money transfer to an account in Poland in PLN	
	Transaction fee: For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max. 1400 CZK)

	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)
	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)
	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0.2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0.2% (min. 0.33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0.2% (min. 0.35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max.70 USD)
	Transfer fee	0 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	
	Transaction fee:	
	For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max.1400 CZK)

	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)
	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)
	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0.2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0.2% (min. 0.33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0.2% (min. 0.35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fee:	
	For residents of Poland	0.25% (min. 40 PLN, max. 200 PLN)
	For residents of Switzerland	0.25% (min. 10 CHF, max. 50 CHF)
	For residents of the Czech Republic	0.25% (min. 240 CZK, max. 1100 CZK)
	For residents of Denmark	0.25% (min. 80 DKK, max. 350 DKK)
	For residents of Hungary	0.25% (min. 3600 HUF, max. 17500 HUF)

	For residents of Norway	0.25% (min. 120 NOK, max. 600 NOK)
	For residents of Romania	0.25% (min. 56 RON, max. 300 RON)
	For residents of Sweden	0.25% (min. 120 SEK, max. 600 SEK)
	For residents of Great Britain	0.25% (min. 8 GBP, max. 50 GBP)
	For residents of the EMS ⁴ countries	0.25% (min. 12 EUR, max. 55 EUR)
	Other residences excluding of the USA	0.25% (min. 14 USD, max. 60 USD)
Internal transfer order	Internal transfer (wallet, email, text message)	
	Transaction fee	0 PLN
	Transfer fee	0 PLN
SEPA transfer order	Money transfer order to an account in Poland to the following banks: mBank, PEKAO SA, PKO BP, Santander, Millennium, BNP Paribas, ING, Alior Bank, BOŚ, BPS	
	Transaction fee:	
	For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max. 1400 CZK)
	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)

	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)
	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0.2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0.2% (min. 0.33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0.2% (min. 0.35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fee	0 PLN
	Other SEPA transfer orders	
	Transaction fee:	
	For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max. 1400 CZK)
	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)
	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)

	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0.2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0.2% (min. 0.33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0.2% (min. 0.35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fee:	
	For residents of Poland	5 PLN
	For residents of Switzerland	1.25 CHF
	For residents of the Czech Republic	30 CZK
	For residents of Denmark	10 DKK
	For residents of Hungary	450 HUF
	For residents of Norway	15 NOK
	For residents of Romania	7 RON
	For residents of Sweden	15 SEK
	For residents of Great Britain	1 GBP
	For residents of EMS ⁴ countries	1.50 EUR
	Other residences excluding of the USA	2 USD
Foreign currency transfer order	Transfer to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, MXN, NZD, RON, SGD, ZAR, ILS, AED, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, THB, TRY	

	Transaction fee:	
	For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max. 1400 CZK)
	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)
	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)
	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0.2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0.2% (min. 0.33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0.2% (min. 0.35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fee	0 PLN
	Transfer to an account in Poland (SWIFT) in a currency other than PLN	
	Transaction fee:	

	For residents of Poland	0.2% (min. 0.99 PLN, max. 250 PLN)
	For residents of Switzerland	0.2% (min. 0.38 CHF, max. 65 CHF)
	For residents of the Czech Republic	0.2% (min. 6.50 CZK, max. 1400 CZK)
	For residents of Denmark	0.2% (min. 1.80 DKK, max. 450 DKK)
	For residents of Hungary	0.2% (min. 85 HUF, max. 22000 HUF)
	For residents of Norway	0.2% (min. 4 NOK, max. 700 NOK)
	For residents of Romania	0.2% (min. 1.50 RON, max. 350 RON)
	For residents of Sweden	0,2% (min. 3 SEK, max. 700 SEK)
	For residents of Great Britain	0,2% (min. 0,33 GBP, max. 65 GBP)
	For residents of the EMS ⁴ countries	0,2% (min. 0,35 EUR, max. 65 EUR)
	Other residences excluding of the USA	0.2% (min. 0.40 USD, max. 70 USD)
	Transfer fee:	
	Velo Bank:	
	For residents of Poland	10 PLN
	For residents of Switzerland	2.50 CHF
	For residents of the Czech Republic	60 CZK
	For residents of Denmark	20 DKK

	For residents of Hungary	900 HUF
	For residents of Norway	30 NOK
	For residents of Romania	14 RON
	For residents of Sweden	30 SEK
	For residents of Great Britain	2 GBP
	For residents of the EMS ⁴ countries	3 EUR
	Other residences excluding of the USA	4 USD
	Other banks	0 PLN
Standing order		service not available
Cards and cash		
Issuance of a payment card	Card registration via Starter Virtual card 2.0	0 PLN
	Issued to residents of Poland	5 PLN
	Issued to residents of Romania, Hungary, Austria, Belgium, Cyprus, Estonia, Finland, France, Greece, Spain, the Netherlands, Lithuania, Luxembourg, Latvia, Malta, Germany, Portugal, Slovakia, Slovenia, Italy, Iceland, Bulgaria and for which the card currency is euro	1 EUR
	Issued to residents of the Czech Republic	25 CZK
	Issued to residents of Liechtenstein and for which the card currency is the Swiss franc	1 CHF
	Issued to residents of Denmark	8 DKK
	Issued to residents of Norway	10 NOK
	Issued to residents of Sweden	11 SEK
	For which the card currency is United States dollar	1 USD
	Physical card 2.0: Issued to residents of Poland	39.99 PLN
	Issued to residents of Romania, Hungary, Austria, Belgium, Cyprus, Estonia, Finland, France, Greece, Spain, the Netherlands, Lithuania, Luxembourg, Latvia, Malta, Germany, Portugal, Slovakia, Slovenia, Italy, Iceland, Bulgaria and for which the card currency is euro	8.50 EUR
	Issued to residents of the Czech Republic	200 CZK
	Issued to residents of Liechtenstein and for which the card currency is the Swiss franc	8.50 CHF

	Issued to residents of Denmark	60 DKK
	Issued to residents of Norway	80 NOK
	Issued to residents of Sweden	90 SEK
	For which the card currency is United States dollar	8.50 USD
Debit card maintenance		0 PLN
Credit card maintenance		service not available
Cash deposit		service not available
Cash withdrawal, including a cross-border payment transaction using a debit card for cash payments	Withdrawals made in the territory of Europe ¹ :	
	First 2 withdrawals per month	0 PLN
	Further withdrawals	2% of transaction value
	Withdrawals made outside the territory of Europe:	
	Cards issued to residents of Poland: Up to the equivalent of 800 PLN ² in a given month	0 PLN
	Withdrawals over 800 PLN ²	2% of transaction value
	Cards issued to residents of Romania, Hungary, Austria, Belgium, Cyprus, Estonia, Finland, France, Greece, Spain, the Netherlands, Lithuania, Luxembourg, Latvia, Malta, Germany, Portugal, Slovakia, Slovenia, Italy, Iceland, Bulgaria and for which the card currency is euro: Up to 200 EUR ² in a given month	0 EUR
	Withdrawals over 200 EUR ²	2% of transaction value
	Cards issued to residents of the Czech Republic: Up to 5000 CZK ² in a given month	0 CZK
	Withdrawals over 5000 CZK ²	2% of transaction value
Cards issued to residents of Liechtenstein and for which the card currency is the Swiss franc: Up to 200 CHF ² in a given month	0 CHF	
Withdrawals over 200 CHF ²	2% of transaction value	

	<p>Cards issued to residents of Denmark: Up to 1400 DKK² in a given month Withdrawals over 1400 DKK²</p> <p>Cards issued to residents of Norway: Up to 2000 NOK² in a given month Withdrawals over 2000 NOK²</p> <p>For which the card currency is the Russian ruble: Up to 15 000 RUB² in a given month Withdrawals over 15 000 RUB²</p> <p>Cards issued to residents of Sweden: Up to 2000 SEK² in a given month Withdrawals over 2000 SEK²</p> <p>For which the card currency is United States dollar: Up to 200 USD² Withdrawals over 200 USD²</p> <p>Cash back³</p>	<p>0 DKK 2% of transaction value</p> <p>0 NOK 2% of transaction value</p> <p>0 RUB 2% of transaction value</p> <p>0 SEK 2% of transaction value</p> <p>0 USD 2% of transaction value</p> <p>0 PLN</p>
Cross-border debit card payment transaction for cashless payments		0 PLN
Overdraft facility and related services		
Overdraft facility		service not available
Other services		
Compensation fee	One-off fee (compensation for exchange rate risk).	up to 10% of transaction value
Preparation of the payment transaction statement		0 PLN
Issuing a certificate confirming the payment account held		0 PLN
Electronic banking service		service not available

Telephone banking service	service not available
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¹ 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, the Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Vatican City, Great Britain, Isle of Man, Faroe Islands.

² The Visa exchange rate from the day of the transaction is used to calculate the limit for free withdrawals.

³ Service available for cards issued to residents of Austria, Belgium, Cyprus, Estonia, Finland, France, Greece, Spain, the Netherlands, Lithuania, Luxembourg, Latvia, Malta, Germany, Portugal, Slovakia, Slovenia, Italy, Poland, Czech Republic, Norway.

⁴ Euro Member States (EMS): Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Lithuania, Latvia, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, Spain.

⁵ The commission is charged in the Currency Paid-in, the conversion of the commission takes place at the Conotoxia.com exchange rate applicable at the time of concluding the transaction.

Package of services	
Text message notification	Text message notifications used for strong authentication 0 PLN (unlimited)
Services beyond these quantities will be charged separately.	

Glossary of terms constituting the list of representative services linked to a payment account

- 1. Payment account [wallet]** - a set of payment accounts maintained by Conotoxia in currencies supported by the Conotoxia.com web portal registering the User's funds paid to Conotoxia, in order to order Payment Transactions to be debited, containing information about ordered Payment Transactions.
- 2. Direct debit** - a service referred to in Article 3(2) of the Act of 19 August 2011 on payment services, hereinafter referred to as „the Act”, excluding an internal transfer order, SEPA transfer order and a foreign currency transfer order.
- 3. SEPA transfer order** - a service initiated by a payer to transfer funds in euro from the payer's payment account to the recipient's payment account if both providers or one of the providers are active in the Single Euro Payments Area (SEPA).
- 4. Internal transfer order** - a service initiated by the payer enabling the transfer of funds between payment accounts held by the same provider.
- 5. Foreign currency transfer order** - a service initiated by the payer enabling the transfer of funds from the payer's national payment account with the provider to the recipient's national payment account with the provider in a currency other than the zloty and the euro.
- 6. Direct debit** - means a payment service that involves debiting a payer's payment account with a specified amount due to a payment transaction initiated by the recipient, executed based on the consent that the payer has given to the recipient, the recipient's supplier or the payer's supplier.

7. **Text message notification** - a service where messages concerning a payment account are sent via text messages.
8. **Maintenance of a payment account** - a service based on the maintenance of a payment account on behalf of a consumer, enabling the deposit of the consumer's funds and the execution of payment transactions, including the service of opening or closing the consumer's payment account.
9. **Statement of payment transactions** - a service initiated by the payer which consists of a statement of transactions executed on a payment account within a given period, either in paper or electronic form, by the provider maintaining the payment account.
10. **Issuance of a certificate on the payment account held** - a service involving the issuance of a certificate with information on the payment account or the services provided to the consumer by the provider maintaining the payment account.
11. **Cancellation fee** - a fee up to a maximum of 10 (ten) % of the value of the ordered transaction, charged for withdrawal from the transaction through the User's fault; the fee constitutes operating costs incurred by the company.
12. **Cross-border debit card payment transaction for cashless payments** – a service enabling the execution of cashless payment transactions using a debit card in the territory of another Member State with and without physical use of the card.
13. **Cross-border payment transaction using a debit card for cash payments** – service enabling the withdrawal of funds from the consumer's payment account in the territory of another country.
14. **Issuance of a payment card** – service of issuing a payment card.
15. **Debit card maintenance** – service enabling the payer to use the payment card.
16. **Credit card maintenance** - a service enabling the payer to use a payment card if the amount of each transaction made with the card reduces the agreed overdraft limit.
17. **Cash deposit** - the service of depositing cash into a consumer's payment account by means of a device enabling such deposit or at the provider's point of sale.
18. **Cash withdrawal** – service enabling cash withdrawal from the consumer's payment account using a device facilitating such withdrawal or at the provider's point of sale.
19. **Overdraft facility** - an explicit credit agreement whereby a payment service provider makes available to a consumer funds which exceed the current balance in the consumer's payment account.
20. **Electronic banking service** - a service enabling access to a payment account via the Internet, allowing the checking of a payment account balance, changing limits for cashless payments and debit card transactions or submitting other instructions for the account.
21. **Telephone banking service** - a service enabling access to a payment account over the telephone via the provider's helpline, allowing in particular to check the balance of the payment account or to submit other types of instructions for the account.
22. **Standing order** - an instruction given by the payer to the payment service provider which holds the payer's payment account to execute credit transfers at regular intervals or on predetermined dates.