

Limits Table – EUR base currency customers

Date of issue: 25/03/2019

Monthly and annual limits are applied at Customer level, net of a Customer's spend respectively in a given 24-hour period or over the prior 30 and 365 days and are subject to availability of funds on the specific Sub-account. For cards held by Customers who completed the Full Registration process, limits are applied at Card level.

DiPocket may amend these limits at any time and with immediate effect at its sole discretion, and/or may apply lower limits to individual Customers based on risk considerations and/or to comply with applicable laws and regulations.

Currency		Maximum			Minimum per transaction Same currency/ Currency exc.
		Full functionality ¹	Restricted functionality ²	Supervised accounts ³	
		Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit	
Payments from the App					
• Face to Face	EUR	100/500/na	60/120/250 (annually 2,500)	50/100/1,000	na/na
• DiP transfers	EUR	10,000/10,000/50,000	250/250/250 (annually 2,500)	1,000/1,000/1,000	na/na
• Bank transfers	EUR	10,000/10,000/50,000 (individual transactions of higher amounts are possible but require enhanced confirmation procedure)	na	1,000/1,000/1,000	1/10
Payments into your account					
• Bank transfers		No fixed limit	No fixed limit	No fixed limit	na
• Charging your debit or credit card issued by 3 rd party	EUR	500/500/1,000	250/250/250 (annually 2,500)	500/500/1,000	5
Cards⁴					
• Purchases	EUR	9,000/9,000/30,000	250/250/250 (annually 2,500)	500/500/2,000	na
	GBP	7,000/7,000/25,000	200/200/200 (annually 2,000)	500/500/2,000	na
	PLN	40,000/40,000/150,000	1,000/1,000/1,000 (annually 10,000)	2,000/2,000/5,000	na
	USD	10,000/10,000/40,000	na	700/700/2,500	na
• ATM cash withdrawals	EUR	600/600/3,500	100/100/100 (annually 1,000)	200/200/1,000	na
	GBP	500/500/3,000	80/80/80 (annually 800)	150/150/1,000	na
	PLN	2,500/2,500/15,000	400/400/400 (annually 4,000)	600/600/3,000	na
	USD	750/750/4,500	na	250/250/1,200	na
• Over the counter cash withdrawal		Transaction not allowed	Transaction not allowed	Transaction not allowed	na
Notes:			<ul style="list-style-type: none"> Pursuant to EU regulation, customers with Basic Registration are subject to EUR 2,500 (or currency equivalent) total annual spend limit Your Card cannot be used abroad⁵ 	<ul style="list-style-type: none"> Card usage restricted in selected merchant categories unsuitable for minors 	

¹ Applicable to customers who completed the Full Registration process. We will do our best to minimize the inconvenience caused by the legally required 'know your customer' identity and transaction verifications however we may, at any time and at our sole discretion, ask you to provide additional documentation should that become appropriate based on your usage of DiPocket services

² Applicable to customers who completed only the Basic Registration process (i.e. we could not verify identity and address); these restrictions are mandatory on all financial institutions, to comply with the applicable anti money laundering and terrorism financing regulations; we will inform you upon registration and from time to time thereafter of what you can do to lift such restrictions

³ Users under the age of 18 can use the App DiP and the Card only under the responsibility of an adult Supervisor, who takes full and unconditional responsibility for their purchases

⁴ Transactions may also be declined in case of suspected fraud or if the terminal used is not able to connect through Mastercard to our authorization system

⁵ In compliance with Mastercard regulations