

# Tariff Table – GBP base currency customers

Date of issue: 25/03/2019

GBP (unless specified otherwise)	Frequency/applicability <sup>1</sup>	Fee <sup>2</sup>
<b>Sub-Accounts<sup>3</sup> - available in:</b> GBP, EUR, PLN, USD and CHF		
• Main in GBP	Not Applicable ("NA")	Free
• Additional in GBP	Monthly	Free
• Additional in foreign currency	Monthly	Free
<b>Cards<sup>4</sup> - available in: GBP, EUR, PLN, USD</b>		
• Virtual Card (online and phone usage only)	Monthly	Free on the first account - GBP 0.25 on each additional Sub-Account
• Physical Card	Monthly	Free on the first account - GBP 0.75 on each additional Sub-Account
• Physical Card ordering	Upon ordering	Free on the first account, GBP 2.50 for cards on additional Sub-Accounts
• Physical Card replacement - lost, stolen or damaged	Upon ordering	GBP 2.50
• Physical Card replacement – expired cards	NA; card is replaced automatically provided it has been used in the 3 months prior to expiry	Free
<b>Payments from the App</b>		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then GBP 0.10 per payment
• DiP transfers - domestic	NA	Free
• DiP transfers - international	NA	Free
• Bank transfers		
o PLN to Poland	Per transaction	Free
o GBP to UK	Per transaction	GBP 0.50
o SEPA (EUR only)	Per transaction	GBP 0.50
o Other transfers – Regular <sup>5</sup>	Per transaction	GBP 2.00
o Other transfers - Express	Per transaction	GBP 7.50
<b>Card usage<sup>6</sup></b>		
• In-store/internet purchases	NA	Free
• Cashback	NA	Free
• ATM – PLN cards used in Poland	Per transaction	Free for usage of Bank Pekao SA ATMs/ PLN 2.50 for usage of other ATMs
• ATM – GBP cards used in the UK	Per transaction	GBP 0.50
• ATM – other withdrawals in Europe <sup>7</sup>	Per transaction	GBP 0.50/EUR 0.75/PLN 2.50/USD 1.00
• ATM – rest of the world	Per transaction	GBP 0.75/EUR 1.00/PLN 4.00/USD 1.50
• Foreign currency transaction fee	% of spend	1.00%
<b>Payments into your Account</b>		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then GBP 0.10 per payment
• DiP transfers	NA	Free
• Bank transfers – SWIFT	NA	Free
• Bank transfers – local or EUR from SEPA countries	NA	Free
• Charging your debit or credit card issued by 3 <sup>rd</sup> party	Per transaction	GBP 0.50
<b>Additional services</b>		
• Currency conversion (for available currency pairs)	% of converted amount	0.50% - included in the rate we quote for each particular conversion
• Paper statements/transaction confirmations	Per request	GBP 10.00

<sup>1</sup> Monthly fees are applied on the day of the month when a customer first activated a Card or Account, for Cards and Sub-accounts that on such day have been held by the customer for at least 30 days. For instance, if a customer activate a Card on the 2<sup>nd</sup> of May, all applicable monthly fees will be charged the second day of each month and, continuing with the example, if the same customer opened a Sub-account on May 15 the fee for such account will be charged for the first time on the 2<sup>nd</sup> of July (since on the 2<sup>nd</sup> of June the Sub-account will have been open for less than 30 days)

<sup>2</sup> We charge all fees to the default Sub-account in your local currency, except for card usage fees, which are applied to the Sub-account linked to the Card used for each particular transaction; card usage fees are applied in the amounts specified above depending on the currency of the card so that, for example, the fees specified in PLN will be applied for usage of Cards denominated in PLN

<sup>3</sup> Applicable to each Sub-Account of a given type

<sup>4</sup> Applicable to each Card

<sup>5</sup> When instructing us to execute an international bank transfer, you will see the applicable fee before confirming it

<sup>6</sup> When price is shown in different currencies, the applicable price depends on the currency of the Card used for the particular transaction

<sup>7</sup> European Economic Area plus Switzerland