

Tariff Table – EUR base currency customers

Date of issue: 01/01/2021

EUR (unless specified otherwise)	Frequency/applicability ¹	Fee ²
DiPocket Sub-Accounts³ - available in: EUR, GBP, PLN, USD and CHF		
• Main in EUR	Not Applicable ("NA")	Free
• Additional in EUR	Monthly	Free
• Additional in foreign currency	Monthly	Free
Cards³ - available in: EUR, GBP, PLN, USD		
• Virtual Card (online and phone usage only)	Monthly	Free on the first account - EUR 0.30 on each additional Sub-Account
• Physical Card	Monthly	Free on the first account - EUR 1.00 on each additional Sub-Account
• Physical Card ordering	Upon ordering	Free on the first account, EUR 3.00 for cards on additional Sub-Accounts
• Physical Card replacement - lost, stolen or damaged	Upon ordering	EUR 3.00
• Physical Card replacement – expired cards	NA; card is replaced automatically provided it has been used in the 3 months prior to expiry	Free
Payments from the App		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then EUR 0.10 per payment
• My Contacts transfers - domestic	NA	Free
• My Contacts transfers - international	NA	Free
• Bank transfers		
o PLN to Poland	Per transaction	Free
o GBP to UK	Per transaction	EUR 0.60
o SEPA (EUR only)	Per transaction	Free
o Other transfers – Regular ⁴	Per transaction	EUR 2.50
o Other transfers - Express	Per transaction	EUR 9.00
Card usage⁶		
• 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 ⁵	Per transaction	EUR 0.75/GBP 0.50/PLN 2.50/USD 1.00
• ATM – rest of the world	Per transaction	EUR 1.00/GBP 0.75/PLN 4.00/USD 1.50
• Foreign currency transaction fee	% of spend	1.00%
Payments into your Account		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then EUR 0.10 per payment
• My Contacts 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 rd party	Per transaction	EUR 0.60
Additional services		

¹ 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 2nd 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 2nd of July (since on the 2nd of June the Sub-account will have been open for less than 30 days)

² 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 ³ Applicable to each Sub-Account of a given type

³ Applicable to each Card

⁴ When instructing us to execute an international bank transfer, you will see the applicable fee before confirming it

⁵ European Economic Area plus Switzerland

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

• 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	EUR 12.00

Tariff Table – PLN base currency customers

Date of issue: 01/01/2021

PLN (unless specified otherwise)	Frequency/applicability ¹	Fee ²
DiPocket Sub-Accounts³ - available in: PLN, GBP, EUR, USD and CHF		
• Main in PLN	Not Applicable ("NA")	Free
• Additional in PLN	Monthly	Free
• Additional in foreign currency	Monthly	Free
Cards³ - available in: PLN, EUR, GBP, USD		
• Virtual Card (online and phone usage only)	Monthly	Free on the first account - PLN 1.00 on each additional Sub-Account
• Physical Card	Monthly	Free on the first account - PLN 4.00 on each additional Sub-Account
• Physical Card ordering	Upon ordering	Free on the first account, PLN 15.00 for cards on additional Sub-Accounts
• Physical Card replacement - lost, stolen or damaged	Upon ordering	PLN 15.00
• Physical Card replacement – expired cards	NA; card is replaced automatically provided it has been used in the 3 months prior to expiry	Free
Payments from the App		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then PLN 0.50 per payment
• My Contacts transfers - domestic	NA	Free
• My Contacts transfers - international	NA	Free
• Bank transfers		
o PLN to Poland	Per transaction	Free
o GBP to UK	Per transaction	PLN 2.50
o SEPA (EUR only)	Per transaction	Free
o Other transfers – Regular ⁴	Per transaction	PLN 12.00
o Other transfers - Express	Per transaction	PLN 45.00
Card usage⁶		
• 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 ⁵	Per transaction	PLN 2.50/EUR 0.75/GBP 0.50/USD 1.00
• ATM – rest of the world	Per transaction	PLN 4.00/EUR 1.00/GBP 0.75/USD 1.50
• Foreign currency transaction fee	% of spend	1.00%
Payments into your Account		
• Face to Face	Per transaction	Free first 10 payments/month (either from or to your account), then PLN 0.50 per payment
• My Contacts transfers	NA	Free
• Bank transfers – SWIFT	NA	Free
• Bank transfers – local or EUR from SEPA countries	NA	Free

¹ 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 2nd 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 2nd of July (since on the 2nd of June the Sub-account will have been open for less than 30 days)

² 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 ³ Applicable to each Sub-Account of a given type

³ Applicable to each Card

⁴ When instructing us to execute an international bank transfer, you will see the applicable fee before confirming it

⁵ European Economic Area plus Switzerland ⁶ When price is shown in different currencies, the applicable price depends on the currency of the Card used for the particular transaction

• Charging your debit or credit card issued by 3 rd party	Per transaction	PLN 2.50
Additional services		
• 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	Free

Limits Table – GBP base currency customers

Date of issue: 01/05/2021

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.

We may amend these limits at any time and with immediate effect at our 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
		Full functionality ¹	Restricted functionality ²	Supervised accounts ³	
		Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit	Single transaction/ daily/monthly limit	Same currency/ Currency exc.
Payments from the App					
• Face to Face	GBP	100/500/na	50/100/120 (800 annually)	50/100/1,000	na/na
• My Contacts transfers	GBP	10,000/10,000/50,000	120/120/120 (800 annually)	1,000/1,000/1,000	na/na
• Bank transfers	GBP	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	1/5
Payments into your Account					
• Bank transfers	GBP	No fixed limit	120/120/120 (800 annually)	No fixed limit	na
• Charging your debit or credit card issued by 3 rd party	GBP	500/500/1,000	120/120/120 (800 annually)	500/500/1,000	5
Cards ⁴					
• Purchases	EUR	9,000/9,000/30,000	150/150/150 (1,000 annually)	500/500/2,000	na
	GBP	7,000/7,000/25,000	120/120/120 (800 annually)	500/500/2,000	na
	PLN	40,000/40,000/150,000	600/600/600 (4,000 annually)	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	50/50/50 (500 annually)	200/200/1,000	na
	GBP	500/500/3,000	40/40/40 (400 annually)	150/150/1,000	na
	PLN	2,500/2,500/15,000	200/200/200 (2,000 annually)	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

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 the 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 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