

Issuance of a payment card	Virtual card	0 PLN
	Physical card	15 PLN
Debit card maintenance		0 PLN
Cash withdrawal, including a cross-border payment transaction using a debit card for cash payments	In Europe <sup>1</sup>	2 first withdrawals per month - 0 PLN Further withdrawals - 2% of transaction value
	Outside Europe	up to the equivalent of 800 PLN² in a given month - 0 PLN withdrawals over 800 PLN² - 2% of transaction value
	Cash back	0 PLN
Cashless payments including cross-border debit card payment transaction for cashless payments		0 PLN
Card top-up from the currency wallet		0 PLN
Withdrawal from a card to the currency wallet		0 PLN
Express delivery	Delivery to a parcel locker	13 PLN
	Courier delivery on the territory of Poland	18 PLN
	Courier delivery on the territory of Austria, Belgiul Czech Republic, Denmark, Estonia, Netherlands, Lithuania, Luxembourg, Latvia, Germany, Portugal Slovakia, Slovenia, Switzerland, Ukraine, Hungary, Great Britain	
	Courier delivery on the territory of France, Ireland, Sweden	45 PLN
	Courier delivery to other countries	60 PLN

<sup>&</sup>lt;sup>1</sup> 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, Luxe mbourg, 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.

<sup>&</sup>lt;sup>2</sup>The Visa exchange rate from the day of the transaction is used to calculate the limit for free withdrawals.