

Tariff Table – PLN base currency customers

Date of issue: 10/05/2019

PLN (unless specified otherwise)	Frequency/applicability ¹	Fee ²
Sub-Accounts³ - available in: GBP, EUR, PLN		
• Main in PLN	Not Applicable ("NA")	Free
• Additional in PLN	Monthly	Free
• Additional in foreign currency	Monthly	Free
Cards⁴ - available in: GBP, EUR, PLN		
• Physical/ Virtual Card maintenance	Monthly	PLN 4.00/ EUR 1.00/ GBP 1.00
• Physical Card – in-store purchase	Upon purchase	PLN 19.99
• Physical Card ordering in App	Upon ordering	PLN 12.00
• Physical Card replacement - lost, stolen or damaged	Upon ordering	PLN 12.00
• 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	NA	Free
• DiP transfers – domestic	NA	Free
• DiP transfers - international	NA	Free
• Bank transfers		
o PLN to Poland	Per transaction	2.00% + PLN 2.00
o SEPA (EUR only)	Per transaction	2.00% + PLN 12.00
o Other transfers - Regular	Per transaction	2.00% + PLN 20.00
Card usage⁵		
• In-store/internet purchases	% of spend	2.00%
• Cashback	% of spend	Free
• ATM – cash withdrawal	Per transaction	2.00% + GBP 1.25/EUR 1.25/PLN 5.00
• ATM – balance check	Per transaction	GBP 0.50/EUR 0.50/PLN 2.00
• ATM – PIN change	Per transaction	GBP 0.50/EUR 0.50/PLN 2.00
• Foreign currency transaction fee	% of spend	2.00%
Payments into your account		
• Face to Face	NA	Free
• 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 rd party	NA	Free
• Load with Neosurf voucher	% of spend	4.50%
Additional services		
• Currency conversion (for available currency pairs)	% of converted amount	0.50% - included in the rate we quote for each particular conversion

¹ Monthly fees are applied on the day of the month when a customer first registered with DiPocket, 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 registered 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, and card maintenance fee; 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, and card maintenance fee are charged to the accounts in respective currency

³ Applicable to each Sub-Account of a given type

⁴ Applicable to each Card

⁵ When price is shown in different currencies, the applicable price depends on the currency of the Card used for the particular transaction