

Table of Fees and Commissions

Balance and card in PLN

Type of charge	Charge	Fee
Opening a balance in PLN currency	One-off	0 PLN
Fee for maintaining a balance	Monthly	0 PLN
Issuance of a virtual payment card	One-off	5 PLN
Fee for maintaining a virtual payment card	Monthly	2 PLN
Issuance of a plastic payment card	One-off	30 PLN
Fee for maintaining a virtual payment card	Monthly	2 PLN
Fee for a non-cash transaction	For each transaction	1.20 PLN
Fee for a cash withdrawal within the European Economic Area	For each transaction fixed fee + % of transaction amount	10 PLN + 1%

Fee for a cash withdrawal outside the European Economic Area	For each transaction fixed fee + % of transaction amount	10 PLN + 2%
Fee for card transactions in a currency other than PLN	% of transaction amount	2.5%
Fee for topping up a balance with a payment card of another institution	% of transaction amount	2 %
Fee for top-up balance via third party	% of transaction amount	0.99%
Fee for a paper statement of operations issued at the customer's request	For each time for statement issuance	120 PLN
Interest for a delay	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.

Balance and card in EUR

Type of charge	Charge	Fee
Opening a balance in EUR currency	One-off	0 EUR
Fee for maintaining a balance	Monthly	0 EUR

Issuance of a virtual payment card	One-off	1 EUR
Fee for maintaining a virtual payment card	Monthly	0.50 EUR
Issuance of a plastic payment card	One-off	7 EUR
Fee for maintaining a virtual payment card	Monthly	1 EUR
Fee for a non-cash transaction	For each transaction	0.25 EUR
Fee for a cash withdrawal within the European Economic Area	For each transaction fixed fee + % of transaction amount	2 EUR + 1%
Fee for a cash withdrawal outside the European Economic Area	For each transaction fixed fee + % of transaction amount	2 EUR + 2%
Fee for card transactions in a currency other than EUR	% of transaction amount	2.5%
Fee for topping up a balance with a payment card of another institution	% of transaction amount	2%
Fee for top-up balance via third party	% of transaction amount	0.99%
Fee for a paper statement of operations issued at the customer's request	For each time for statement issuance	25 EUR

Interest for a delay	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.
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Balance and card in USD

Type of charge	Charge	Fee
Opening a balance in USD currency	One-off	0 USD
Fee for maintaining a balance	Monthly	0 USD
Issuance of a virtual payment card	One-off	1 USD
Fee for maintaining a virtual payment card	Monthly	0.50 USD
Issuance of a plastic payment card	One-off	8 USD
Fee for maintaining a plastic payment card	Monthly	1 USD
Fee for a non-cash transaction	For each transaction	0.30 USD
Fee for a cash withdrawal within the European Economic Area	For each transaction fixed fee + % of transaction amount	2 USD + 1%

Fee for a cash withdrawal outside the European Economic Area	For each transaction fixed fee + % of transaction amount	2 USD + 2%
Fee for card transactions in a currency other than USDs	% of transaction amount	2.5 %
Fee for topping up a balance with a payment card of another institution	% of transaction amount	2%
Fee for top-up balance via third party	% of transaction amount	0.99%
Fee for a paper statement of operations issued at the customer's request	For each time for statement issuance	30 USD
Interest for a delay	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.

1. Fee collection method:

- a) **Until December 31, 2024:** Fees for non-cash transactions, cash withdrawals (within or outside the European Economic Area), and balance top-ups through a third party will be charged for each transaction, withdrawal, or top-up. These fees will be collected no later than the 10th day of the following month.
- b) **Beginning on January 1, 2025:** Fees for non-cash transactions, cash withdrawals (both within and outside the European Economic Area), and balance top-ups through a third parties will be charged shortly after the completion of each respective transaction. The amount of the fee will be included as part of each transaction. From this date, fees will

be applied directly at the time of the transaction, including the issuance fee, which will be charged when the card is issued. Monthly maintenance fees will continue to be collected at the beginning of each month.

2. In the application, payment services and account top-up services provided by authorized third parties working with Mobilum Pay may be available to the customer, based on separate agreements.
3. Payment services in the Mobilum Pay app are provided by our trusted partners.
4. Customers may need to pay fees or commissions when using services from third parties working with Mobilum Pay, as per separate agreements.