

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 plastic payment card	Monthly	2 PLN
Fee for a non-cash transaction	For each transaction, collected in accordance with pt 1 of the detailed rules	1,2 PLN
Fee for a cash withdrawal within the European Economic Area	For each transaction fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	10 PLN + 1%
Fee for cash withdrawals outside the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance	10 PLN + 2%

	with pt 1 of the detailed rules	
Fee for card transactions in a currency other than PLN	% of transaction amount	2,5 %
Fee for top-up a balance with a payment card of another institution	% of transaction amount	2,00 %
Fee for top up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	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 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	0,5 EUR
Issuance of a plastic payment card	One-off	7 EUR
Fee for maintaining a plastic payment card	Monthly	1 EUR

Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0,25 EUR
Fee for a cash withdrawal within the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 EUR + 1%
Fee for cash withdrawals outside the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 EUR + 2%
Fee for card transactions in a currency other than EUR	% of transaction amount	2,5 %
Fee for top-up a balance with a payment card of another institution	% of transaction amount	2,00 %
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	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 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 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
Issuance of a plastic payment card	One-off	8 USD
Fee for maintaining a plastic payment card	Monthly	1 USD
Fee for maintaining a virtual payment card	Monthly	0,5 USD
Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0,30 USD
Fee for a cash withdrawal within the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 USD + 1%
Fee for cash withdrawals outside the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 USD + 2%
Fee for card transactions in a currency other than USD	% of transaction amount	2,5 %

Fee for top-up a balance with a payment card of another institution	% of transaction amount	2,00 %
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	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 delay	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.

Detailed rules for collecting fees

1. Fee for a non-cash transaction, Fee for a cash withdrawal within the European Economic Area, Fee for a cash withdrawal outside the European Economic Area, and Fee for top-up a balance via a third party shall be charged in connection with each execution of a transaction, withdrawal or top-up respectively, whereby the fees therefor shall be collected on the first working day of the month collectively for the previous calendar month.
2. Within the Application, based on separate agreements, payment services, and payment account top-up services provided by authorized third parties cooperating with Mobilum Pay may be made available to the Customer.
3. The use of the services of entities cooperating with Mobilum Pay may involve the obligation to pay fees or commissions based on, separate agreements concluded by the Customer with these third parties.
4. Mobilum Pay is authorized to establish promotions that reduce the amount of fees charged. Based on separate promotion regulations, Mobilum Pay is authorized to reduce fees for customers who fulfill the terms and conditions of a given promotion.