



## Fee Information Document



**Name of the account provider: Conotoxia Sp. z o.o.**

**Account name: Wallet**

**Date: December 2nd, 2020**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Table of Fees and Commission [here](#).
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintenance of a payment account [wallet]	0 PLN
Preparation of the payment transaction statement	0 PLN
Issuing a certificate confirming the payment account held	0 PLN
<b>Payments (excluding cards)</b>	
Money transfer order	Money transfer to an account in Poland for PLN currency
	Transaction fee 0,2% (max. 250 PLN)
	Transfer fee 0,00 PLN
	Money transfer order to an account outside Poland (SWIFT) for currencies: EUR (outside the eurozone), GBP, USD, BGN, CNY, HKD, HRK, MXN, NZD, RON, SGD, ZAR, ILS, THB, AED, RSD
	Transaction fee 0,2%(max. 250 PLN)
	Transfer fee 0,25% (min. 50 PLN, max. 200 PLN)
Money transfer order to an account outside Poland (SWIFT) for currencies: PLN, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, THB, TRY	

	Transaction fee	0,2% (max. 250 PLN)
	Transfer fee	0,25% (min. 40 PLN, max. 200 PLN)
<b>Internal transfer order</b>	Internal transfer (wallet, email, text message)	
	Transaction fee	0 PLN
	Transfer fee	0 PLN
<b>SEPA transfer order</b>	Transfer to an account in the eurozone (SEPA)	
	Transaction fee	0,2% (max. 250 PLN)
	Transfer fee	5 PLN
<b>Foreign currency transfer order</b>	Transfer to an account in Poland (SWIFT) for currencies: GBP, USD, BGN, CNY, HKD, HRK, MXN, NZD, RON, SGD, ZAR, ILS, THB, AED, CHF, CAD, SEK, CZK, AUD, DKK, NOK, JPY, HUF, RUB, THB, TRY, RSD	
	Transaction fee	0,2% (max. 250 PLN)
	Transfer fee	0 PLN
	Transfer to an account in Poland (SWIFT) in a currency other than PLN	
	Transaction fee	0,2% (max. 250 PLN)
	Transfer fee:	
	Getin Noble Bank	10 PLN
	Idea Bank	10 PLN
	Other banks	0 PLN
<b>Direct debit</b> [express payment transactions]	<b>American Express</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	3,4%
	<b>Apple Pay (Visa, Mastercard)</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>BCMC</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>BLIK</b>	
	Online payment	

	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>Cartes Bancaires</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>Diners Club</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	3,4%
	<b>Discover</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	3,4%
	<b>Entercash</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	1,0%
	<b>EPS</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee:	
	for transactions up to 200 PLN	2,8%
	for transactions amounting to 200 PLN or more	1,05%
	<b>Google Pay (Visa, Mastercard)</b>	
	Currency wallet	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>iDEAL</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>Interac Online</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee:	

	for transactions up to 300 PLN	3,4%
	for transactions amounting to 300 PLN or more	2,0%
	<b>JCB</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	3,2%
	<b>Mastercard</b>	
	Payment card	
	Transaction fee	0,7%
	Payment method fee	0 PLN
	<b>Online payment</b>	
	mBank, Alior, BNP Paribas, PKO BP, Inteligo, Pekao SA, Idea Bank	
	Transaction fee	0.7%
	Payment method fee	3.99 PLN
	<b>PayPal</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	1,0%
	<b>POLi</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	0,9%
	<b>Sofort</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	1,5%
	<b>Trustly</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	12 PLN
	<b>UnionPay</b>	
	Online payment	
	Transaction fee	0,7%
	Payment method fee	2,4%

	<b>Visa</b> Payment card  Transaction fee 0,7% Payment method fee 0 PLN  <b>Visa Checkout</b> Online payment  Transaction fee 0.7% Payment method fee 0 PLN
<b>Cards and cash</b>	
<b>Issuance of a payment card</b>	Residents of Poland Virtual card 0 PLN Physical card 15 PLN
<b>Debit card maintenance</b>	0 PLN
<b>Cash withdrawal, including a cross-border payment transaction using a debit card for cash payments</b>	Cards issued to Polish residents in Europe <sup>1</sup>  2 first withdrawals per month 0 PLN Further withdrawals 2% of transaction value  Cards issued to Polish residents outside Europe  up to the equivalent of 800 PLN in a given month 0 PLN withdrawals over 800 PLN 2% of transaction value  Cash back 0 PLN
<b>Cross-border debit card payment transaction for cashless payments</b>	0 PLN
<b>Overdrafts and related services</b>	
<b>Other services</b>	
<b>Cancellation fee</b>	One-off fee up to 10% of the transaction value

<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, Luxembourg, 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.

<b>Package of services</b>	
<b>Text message notification</b>	Text messages notifications used for strong authentication 0 PLN
Services beyond these quantities will be charged separately.	

## **Glossary of terms representing a list of representative services linked to a payment account**

1. **wallet** - a set of payment accounts maintained by Conotoxia in currencies supported by the Conotoxia.com web portal registering the User's funds paid to Conotoxia, in order to order Payment Transactions to be debited, containing information about ordered Payment Transactions;
2. **direct debit** - a service referred to in Article 3(2) of the Act of 19 August 2011 on payment services, hereinafter referred to as „the Act”, excluding an internal transfer order, SEPA transfer order and a foreign currency transfer order;
3. **SEPA transfer order** - a service initiated by a payer to transfer funds in euro from the payer's payment account to the recipient's payment account if both providers or one of the providers are active in the Single Euro Payments Area (SEPA);
4. **internal transfer order** - a service initiated by the payer enabling the transfer of funds between payment accounts held by the same provider;
5. **foreign currency transfer order** - a service initiated by the payer enabling the transfer of funds from the payer's national payment account with the provider to the recipient's national payment account with the provider in a currency other than the zloty and the euro;
6. **text message notification** - a service where messages concerning a payment account are sent via text messages;
7. **text message notification for strong authentication** - a service where messages are sent via text messages concerning authentication of actions taken by the User;
8. **maintenance of a payment account** - a service based on the maintenance of a payment account on behalf of a consumer, enabling the deposit of the consumer's funds and the execution of payment transactions, including the service of opening or closing the consumer's payment account;
9. **statement of payment transactions** - a service initiated by the payer which consists of a statement of transactions executed on a payment account within a given period, either in paper or electronic form, by the provider maintaining the payment account;
10. **issuance of a certificate on the payment account held** - a service involving the issuance of a certificate with information on the payment account or the services provided to the consumer by the provider maintaining the payment account;
11. **cancellation fee** - a fee up to a maximum of 10 (ten) % of the value of the ordered transaction, charged for withdrawal from the transaction through the User's fault; the fee constitutes operating costs incurred by the company.
12. **cross-border debit card payment transaction for cashless payments** – a service enabling the execution of cashless payment transactions using a debit card in the territory of another Member State with and without physical use of the card;
13. **cross-border payment transaction using a debit card for cash payments** – service enabling the withdrawal of funds from the consumer's payment account in the territory of another country;
14. **issuance of a payment card** – service of issuing a payment card;
15. **debit card maintenance** – service enabling the payer to use the payment card;
16. **cash withdrawal** – service enabling cash withdrawal from the consumer's payment account using a device facilitating such withdrawal or at the provider's point of sale.