

## TABLE OF COMMISSIONS AND FEES IGORIA TRADE S.A.

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Text unified, valid since 1st of July, 2023.

## 1. General fees

| No. | Description   | Individual   | Company                  |
|-----|---|--|--------------------------|
|     |   |  |                          |
| 1.  | Account opening   | free of charge   | free of charge           |
| 2.  | Account maintenance   | free of charge   | free of charge           |
| 3.  | Account statements, invoices, transactions confirmations – fee for each document:                                   |  |                          |
|     | a) available on Trejdo<br>b) sent at the request of the client to the correspondence address or email               | free of charge<br>50 PLN   | free of charge<br>50 PLN |
| 4.  | Cancellation of payment (if the transfer has not been executed by the bank)   | 50,00 PLN  | 50,00 PLN                |
| 5.  | Outbound Payment of funds to another bank than payment has been made without conversion, escrow or other services * | 0,20%  | 0,20%                    |
| 6.  | Fee for manual intervention in case of incorrect payment data   | 25 PLN   | 25 PLN                   |
| 7.  | Bank confirmation of payment execution  | 100 PLN  | 100 PLN                  |
| 8.  | Fee for submitting a withdrawal request or change in SWIFT system, SEPA system or another                           | 300 PLN  | 300 PLN                  |
| 9.  | Fee for refunding in case of data incompatibility (transfer to account in Polish bank)                              | 0,1 %<br>min. 30 PLN   | 0,1 %<br>min. 30 PLN     |
| 10. | Fee for refunding in case of data incompatibility (transfer to account in bank outside Poland)                      | 0,1 %<br>min. 60 PLN   | 0,1 %<br>min. 60 PLN     |
| 11. | Issuance of certificate, statement, confirmation at the request of the client                                       | 100 PLN  | 100 PLN                  |
| 12. | Preparation of audit confirmation at the request of the client  | 200 PLN  | 200 PLN                  |
| 13. | Annual negative interest rate **  | Balance ***<br><= 100 000 PLN: free of charge<br>> 100 000 PLN: 0,7% | 0,7%                     |

## 2. Inbound and Outbound Payments

### 2.1. Poland

#### 2.1.1. Inbound Payments

| Description   | Currency           | Individual     | Company        |
|---|--------------------|----------------|----------------|
| <b>Payments – fee for each disposition</b>  |                    |                |                |
| internal transfer<br>in the bank where the<br>Trejdoo has accounts                              | in PLN             |                |                |
|   | in EUR             |                |                |
|   | in USD             |                |                |
|   | in CHF             | free of charge | free of charge |
|   | in GBP             |                |                |
|   | in NOK             |                |                |
|   | in CZK             |                |                |
|   | other currencies*  |                |                |
| domestic transfer<br>from banks in which<br>Trejdoo has no accounts                             | in PLN             |                |                |
|   | in EUR             |                |                |
|   | in USD             |                |                |
|   | in CHF             |                |                |
|   | in GBP             | free of charge | free of charge |
|   | in NOK             |                |                |
|   | in CZK             |                |                |
|   | other currencies** |                |                |
| from foreign banks*   | in PLN             |                |                |
|   | in EUR             |                |                |
|   | in USD             |                |                |
|   | in CHF             |                |                |
|   | in GBP             | free of charge | free of charge |
|   | in NOK             |                |                |
|   | in CZK             |                |                |
|   | other currencies** |                |                |
| BLIK transfer   | in PLN             | 1,00%          | 1,00%          |
| Other incoming payments<br>(Other incoming payments<br>methods not listed in<br>section 2.1.1.) | All currencies     | 2,00%          | 2,00%          |

\*External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\*The fee may be charged in other currency, converted at the average exchange rate of NBP..

## 2.1.2. Outbound Payments

### 2.1.2.1. Outbound Payments to banks in Poland on own account \*\*\*

| Description   | Currency           | Individual     | Company        |
|---|--------------------|----------------|----------------|
| <b>Outbound Payments – fee for each disposition</b> |                    |                |                |
| to the banks where the Trejdoo has accounts         | in PLN             |                |                |
|   | in EUR             |                |                |
|   | in USD             |                |                |
|   | in CHF             | free of charge | free of charge |
|   | in GBP             |                |                |
|   | in NOK             |                |                |
|   | in CZK             |                |                |
|   | other currencies** |                |                |
| to Polish banks in which Trejdoo has no accounts*   | in PLN             | 1,50 PLN       | 1,50 PLN       |
|   | in EUR (SEPA)      | 1,50 EUR       | 1,50 EUR       |
|   | in EUR (other)     | 8,00 EUR       | 8,00 EUR       |
|   | in USD             | 9,00 USD       | 9,00 USD       |
|   | in CHF             | 9,00 CHF       | 9,00 CHF       |
|   | in GBP             | 6,00 GBP       | 6,00 GBP       |
|   | in NOK             | 55,00 NOK      | 55,00 NOK      |
|   | in CZK             | 185,00 CZK     | 185,00 CZK     |
|   | other currencies** | 30,00 PLN      | 30,00 PLN      |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* Own account is owned by the same person or entity as the owner of the account on Trejdoo.

### 2.1.2.2. Outbound Payments to foreign banks on own account\*\*\*

| Description   | Currency           | Individual          | Company             |
|---|--------------------|---------------------|---------------------|
| <b>Outbound Payments – fee for each disposition</b>               |                    |                     |                     |
| to the banks where the Trejdo has accounts*                       | in PLN             | 6,00 PLN            | 6,00 PLN            |
|   | in EUR             | 1,50 EUR            | 1,50 EUR            |
|   | in USD             | 2,00 USD            | 2,00 USD            |
|   | in CHF             | 2,00 CHF            | 2,00 CHF            |
|   | in GBP             | 2,00 GBP            | 2,00 GBP            |
|   | in NOK             | 20,00 NOK           | 20,00 NOK           |
|   | in CZK             | 50,00 CZK           | 50,00 CZK           |
|   | other currencies** | 6,00 PLN            | 6,00 PLN            |
| to the banks in which Trejdo has no accounts*                     | in PLN             | 60,00 PLN           | 60,00 PLN           |
|   | in EUR (SEPA)      | 3,00 EUR            | 3,00 EUR            |
|   | in EUR (other)     | 16,00 EUR           | 16,00 EUR           |
|   | in USD             | 18,00 USD           | 18,00 USD           |
|   | in CHF             | 18,00 CHF           | 18,00 CHF           |
|   | in GBP             | 20,00 GBP           | 20,00 GBP           |
|   | in NOK             | 110,00 NOK          | 110,00 NOK          |
|   | in CZK             | 370,00 CZK          | 370,00 CZK          |
|   | other currencies** | 60,00 PLN           | 60,00 PLN           |
| to the banks in United Kingdom settled via Faster Payments system | in GBP             | 0,1 %<br>min. 2 GBP | 0,1 %<br>min. 2 GBP |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* Own account is owned by the same person or entity as the owner of the account on Trejdo.

### 2.1.2.3. Outbound Payments to banks in Poland on account of the counterparty \*\*\*

| Description   | Currency           | Individual         | Company            |
|---|--------------------|--------------------|--------------------|
| <b>Outbound Payments – fee for each disposition</b> |                    |                    |                    |
| to the banks where the Trejdoo has accounts*        | in PLN             |                    |                    |
|   | in EUR             |                    |                    |
|   | in USD             |                    |                    |
|   | in CHF             | 0,10%              | 0,10%              |
|   | in GBP             |                    |                    |
|   | in NOK             |                    |                    |
|   | in CZK             |                    |                    |
|   | other currencies** |                    |                    |
| to the banks in which Trejdoo has no accounts*      | in PLN             | 0,10% + 1,50 PLN   | 0,10% + 1,50 PLN   |
|   | in EUR (SEPA)      | 0,10% + 1,50 EUR   | 0,10% + 1,50 EUR   |
|   | in EUR (other)     | 0,10% + 8,00 EUR   | 0,10% + 8,00 EUR   |
|   | in USD             | 0,10% + 9,00 USD   | 0,10% + 9,00 USD   |
|   | in CHF             | 0,10% + 9,00 CHF   | 0,10% + 9,00 CHF   |
|   | in GBP             | 0,10% + 6,00 GBP   | 0,10% + 6,00 GBP   |
|   | in NOK             | 0,10% + 55,00 NOK  | 0,10% + 55,00 NOK  |
|   | in CZK             | 0,10% + 185,00 CZK | 0,10% + 185,00 CZK |
|   | other currencies** | 0,10% + 30,00 PLN  | 0,10% + 30,00 PLN  |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* The bank account which is owned by other person or entity (the counterparty) than the owner of the account on Trejdoo. Does not apply to loan repayments directly to loan account at the bank.

#### 2.1.2.4. Outbound Payments to foreign banks on account of the counterparty \*\*\*

| Description   | Currency           | Individual          | Company             |
|---|--------------------|---------------------|---------------------|
| <b>Outbound Payments – fee for each disposition</b>               |                    |                     |                     |
| to the banks where the Trejdo has accounts*                       | in PLN             | 0,10% + 6,00 PLN    | 0,10% + 6,00 PLN    |
|   | in EUR             | 0,10% + 1,50 EUR    | 0,10% + 1,50 EUR    |
|   | in USD             | 0,10% + 2,00 USD    | 0,10% + 2,00 USD    |
|   | in CHF             | 0,10% + 2,00 CHF    | 0,10% + 2,00 CHF    |
|   | in GBP             | 0,10% + 2,00 GBP    | 0,10% + 2,00 GBP    |
|   | in NOK             | 0,10% + 20,00 NOK   | 0,10% + 20,00 NOK   |
|   | in CZK             | 0,10%, + 50,00 CZK  | 0,10%, + 50,00 CZK  |
|   | other currencies** | 0,10% + 6,00 PLN    | 0,10% + 6,00 PLN    |
| to the banks in which Trejdo has no accounts*                     | in PLN             | 0,10% + 60,00 PLN   | 0,10% + 60,00 PLN   |
|   | in EUR (SEPA)      | 0,10% + 3,00 EUR    | 0,10% + 3,00 EUR    |
|   | in EUR (other)     | 0,10% + 16,00 EUR   | 0,10% + 16,00 EUR   |
|   | in USD             | 0,10% + 18,00 USD   | 0,10% + 18,00 USD   |
|   | in CHF             | 0,10% + 18,00 CHF   | 0,10% + 18,00 CHF   |
|   | in GBP             | 0,10% + 20,00 GBP   | 0,10% + 20,00 GBP   |
|   | in NOK             | 0,10% + 110,00 NOK  | 0,10% + 110,00 NOK  |
|   | in CZK             | 0,10% + 370,00 CZK  | 0,10% + 370,00 CZK  |
| other currencies**  | 0,10% + 60,00 PLN  | 0,10% + 60,00 PLN   |                     |
| to the banks in United Kingdom settled via Faster Payments system | in GBP             | 0,1 %<br>min. 2 GBP | 0,1 %<br>min. 2 GBP |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* The bank account which is owned by other person or entity (the counterparty) than the owner of the account on Trejdo. Does not apply to loan repayments directly to loan account at the bank.

## 2.2. World

### 2.2.1. Inbound Payments

| Description  | Currency           | Individual  | Company     |
|--|--------------------|-------------|-------------|
| <b>Inbound Payments – fee for each disposition</b>                                   |                    |             |             |
| Transfer to account outside of Poland  | EUR                | 3,00 EUR    | 6,00 EUR    |
|  | PLN                | 20,00 PLN   | 40,00 PLN   |
|  | USD                | 3,50 USD    | 7,00 USD    |
|  | GBP                | 3,00 GBP    | 6,00 GBP    |
|  | CHF                | 3,00 CHF    | 6,00 CHF    |
|  | NOK                | 40,00 NOK   | 80,00 NOK   |
|  | SEK                | 40,00 SEK   | 80,00 SEK   |
|  | DKK                | 40,00 DKK   | 80,00 DKK   |
|  | TRY                | 100,00 TRY  | 200,00 TRY  |
|  | ILS                | 20,00 ILS   | 40,00 ILS   |
|  | RUB                | 300,00 RUB  | 600,00 RUB  |
|  | CZK                | 100,00 CZK  | 200,00 CZK  |
|  | HUF                | 1200,00 HUF | 2400,00 HUF |
|  | AUD                | 5,50 AUD    | 11,00 AUD   |
|  | CAD                | 5,00 CAD    | 10,00 CAD   |
|  | BGN                | 6,00 BGN    | 12,00 BGN   |
| RON  | 20,00 RON          | 40,00 RON   |             |
|  | other currencies** | 3,00 EUR    | 6,00 EUR    |
| BLIK transfer  | in PLN             | 1,00%       | 1,00%       |
| Other inbound payments (Other inbound payments methods not listed in section 2.2.1.) | All currencies     | 2,00%       | 2,00%       |



## 2.2.2. Outbound Payments

### 2.2.2.1. Outbound Payments to foreign banks on own account \*\*\*

| Description   | Currency           | Individual          | Company             |
|---|--------------------|---------------------|---------------------|
| <b>Outbound Payments – fee for each disposition</b>               |                    |                     |                     |
| to the banks where the Trejdoo has accounts                       | in EUR             | 1,50 EUR            | 1,50 EUR            |
|   | in PLN             | 6,00 PLN            | 6,00 PLN            |
|   | in USD             | 2,00 USD            | 2,00 USD            |
|   | in CHF             | 2,00 CHF            | 2,00 CHF            |
|   | in GBP             | 2,00 GBP            | 2,00 GBP            |
|   | in NOK             | 20,00 NOK           | 20,00 NOK           |
|   | in CZK             | 50,00 CZK           | 50,00 CZK           |
|   | other currencies** | 1,50 EUR            | 1,50 EUR            |
| to the banks in which Trejdoo has no accounts*                    | in EUR (SEPA)      | 3,00 EUR            | 3,00 EUR            |
|   | in EUR (other)     | 16,00 EUR           | 16,00 EUR           |
|   | in PLN             | 60,00 PLN           | 60,00 PLN           |
|   | in USD             | 18,00 USD           | 18,00 USD           |
|   | in CHF             | 18,00 CHF           | 18,00 CHF           |
|   | in GBP             | 20,00 GBP           | 20,00 GBP           |
|   | in NOK             | 110,00 NOK          | 110,00 NOK          |
|   | in CZK             | 370,00 CZK          | 370,00 CZK          |
|   | other currencies** | 16,00 EUR           | 16,00 EUR           |
| to the banks in United Kingdom settled via Faster Payments system | in GBP             | 0,1 %<br>min. 2 GBP | 0,1 %<br>min. 2 GBP |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* Own account is owned by the same person or entity as the owner of the account on Trejdoo.

### 2.2.2.2. Outbound Payments to foreign banks on account of the counterparty\*\*\*

| Description   | Currency           | Individual          | Company             |
|---|--------------------|---------------------|---------------------|
| <b>Outbound Payments – fee for each disposition</b>               |                    |                     |                     |
| to the banks where the Trejdoo has accounts                       | in PLN             | 0,10% + 6,00 PLN    | 0,10% + 6,00 PLN    |
|   | in EUR             | 0,10% + 1,50 EUR    | 0,10% + 1,50 EUR    |
|   | in USD             | 0,10% + 2,00 USD    | 0,10% + 2,00 USD    |
|   | in CHF             | 0,10% + 2,00 CHF    | 0,10% + 2,00 CHF    |
|   | in GBP             | 0,10% + 2,00 GBP    | 0,10% + 2,00 GBP    |
|   | in NOK             | 0,10% + 20,00 NOK   | 0,10% + 20,00 NOK   |
|   | in CZK             | 0,10%, + 50,00 CZK  | 0,10%, + 50,00 CZK  |
|   | other currencies** | 0,10% + 6,00 PLN    | 0,10% + 6,00 PLN    |
| to the banks in which Trejdoo has no accounts*                    | in PLN             | 0,10% + 60,00 PLN   | 0,10% + 60,00 PLN   |
|   | in EUR (SEPA)      | 0,10% + 3,00 EUR    | 0,10% + 3,00 EUR    |
|   | in EUR (other)     | 0,10% + 16,00 EUR   | 0,10% + 16,00 EUR   |
|   | in USD             | 0,10% + 18,00 USD   | 0,10% + 18,00 USD   |
|   | in CHF             | 0,10% + 18,00 CHF   | 0,10% + 18,00 CHF   |
|   | in GBP             | 0,10% + 20,00 GBP   | 0,10% + 20,00 GBP   |
|   | in NOK             | 0,10% + 110,00 NOK  | 0,10% + 110,00 NOK  |
|   | in CZK             | 0,10% + 370,00 CZK  | 0,10% + 370,00 CZK  |
| other currencies**  | 0,10% + 60,00 PLN  | 0,10% + 60,00 PLN   |                     |
| to the banks in United Kingdom settled via Faster Payments system | in GBP             | 0,1 %<br>min. 2 GBP | 0,1 %<br>min. 2 GBP |

\* External fee charged by the bank. Clients bank or intermediary banks may charge additional fees.

\*\* The fee may be charged in other currency, converted at the average exchange rate of NBP.

\*\*\* The bank account which is owned by other person or entity (the counterparty) than the owner of the account on Trejdoo. Does not apply to loan repayments directly to loan account at the bank.

### 2.3. Express transfers

| Description   | Currency | Individual | Company  |
|---|----------|------------|----------|
| <b>Outbound Payments – fee for each disposition</b> |          |            |          |
| Additional fee for an express transfer              | in PLN*  | 50 PLN     | 50 PLN   |
|   | in EUR   | 12 EUR     | 12 EUR   |
|   | in USD   | 13 USD     | 13 USD   |
|   | in GBP   | 11 GBP     | 11 GBP   |
|   | in CHF   | 12 CHF     | 12 CHF   |
|   | in NOK   | 120 NOK    | 120 NOK  |
|   | in SEK   | 115 SEK    | 115 SEK  |
|   | in DKK   | 84 DKK     | 84 DKK   |
|   | in TRY   | 85 TRY     | 85 TRY   |
|   | in RUB   | 804 RUB    | 804 RUB  |
|   | in CZK   | 295 CZK    | 295 CZK  |
|   | in HUF   | 3840 HUF   | 3840 HUF |
|   | in AUD   | 19 AUD     | 19 AUD   |
|   | in CAD   | 18 CAD     | 18 CAD   |
|   | in BGN   | 22 BGN     | 22 BGN   |
| in RON  | 53 RON   | 53 RON     |          |
| other currencies                                    | 12 EUR   | 12 EUR     |          |

\*Transfer made in Sorbnet or Express Elixir systems.

### 2.4. Internal transfers

| Description   | Currency                        | Individual     | Company         |
|---|---------------------------------|----------------|-----------------|
| <b>Outbound Payments – fee for each disposition</b> |                                 |                |                 |
| Internal transfer to recipient on Trejdoo           | in the currency of the transfer | free of charge | 0,1% min. 2 PLN |
| Internal transfer to recipient on IgoriaCard        | in the currency of the transfer | free of charge | 0,1% min. 2 PLN |
| Internal transfer to recipient on Klasomat          | in the currency of the transfer | free of charge | 0,1% min. 2 PLN |

### 3. Currency exchange

| No. | Description  | Individual | Company |
|-----|--|------------|---------|
|     |  |            |         |
| 1.  | Currency Exchange - percentage fee charged on each transaction executed to order * |            |         |
|     | All currency pairs   | 0,20%      | 0,20%   |

\* The fee charged in the currency after the exchange.

### 4. Escrow Contracts

| No. | Description   | Individual | Company |
|-----|---|------------|---------|
|     |   |            |         |
| 1.  | Contract category - a percentage fee calculated on the value of the contract concluded. The fee is charged from each party of the contract. |            |         |
|     | a) Vehicles<br>• all currencies   | 0,30%      | 0,30%   |
|     | b) Real estate<br>• all currencies  | 0,50%      | 0,50%   |
|     | c) Products<br>• all currencies   | 0,50%      | 0,50%   |
|     | d) Services<br>• all currencies   | 0,50%      | 0,50%   |
|     |   |            |         |