

TABLE OF COMMISSIONS AND FEES IGORIA TRADE S.A.

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Text unified, valid since 10th of May, 2025.

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 Trejdoo	free of charge	free of charge
	b) sent at the request of the client to the correspondence address or email	50 PLN	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 % min. 30 PLN	0,1 % min. 30 PLN
10.	Fee for refunding in case of data incompatibility (transfer to account in bank outside Poland)	0,1 % min. 60 PLN	0,1 % 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 *** <= 100 000 PLN: free of charge > 100 000 PLN: 0,7%	0,7%
14.	Intermediary bank fee	fee charged by intermediary bank	fee charged by intermediary bank

2. Inbound and Outbound Payments

2.1. Poland

2.1.1. Inbound Payments

Description	Currency	Individual	Company
Payments – fee for each disposition			
internal transfer in the bank 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*		
domestic transfer from banks in which 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 (Other incoming payments methods not listed in 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
Outbound Payments – fee for each disposition			
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	3,00 PLN	3,00 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
Outbound Payments – fee for each disposition			
to the banks where the Trejdoo 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 Trejdoo 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 % min. 2 GBP	0,1 % 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.

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

Description	Currency	Individual	Company
Outbound Payments – fee for each disposition			
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% + 3,00 PLN	0,10% + 3,00 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
Outbound Payments – fee for each disposition			
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 % min. 2 GBP	0,1 % 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.

2.2. World

2.2.1. Inbound Payments

Description	Currency	Individual	Company
Inbound Payments – fee for each disposition			
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
Outbound Payments – fee for each disposition			
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 % min. 2 GBP	0,1 % 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
Outbound Payments – fee for each disposition			
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 % min. 2 GBP	0,1 % 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
Outbound Payments – fee for each disposition			
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
Outbound Payments – fee for each disposition			
Internal transfer to recipient on Trejdoo	in the currency of the transfer	free of charge	0,1% min. 3 PLN
Internal transfer to recipient on IgoriaCard	in the currency of the transfer	free of charge	0,1% min. 3 PLN
Internal transfer to recipient on Klasomat	in the currency of the transfer	free of charge	0,1% min. 3 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 • all currencies	0,30%	0,30%
	b) Real estate • all currencies	0,50%	0,50%
	c) Products • all currencies	0,50%	0,50%
	d) Services • all currencies	0,50%	0,50%