



Communication concerning Cards issued by the Bank to Corporate Customers and Customers from the Small and Medium-sized Enterprises Segment

1. Cards offered by the Bank.

CARD TYPE	CARD
Debit Cards	issued to the Account in PLN: <ul style="list-style-type: none"> – Mastercard Business with the option to verify Available Balance – Mastercard Business without the option to verify Available Balance issued to the Account in EUR: <ul style="list-style-type: none"> – Mastercard Business with the option to verify Available Balance – Mastercard Business without the option to verify Available Balance
Multi-currency Cards	issued to the Main Account: <ul style="list-style-type: none"> – Mastercard Multi-currency Business
Charge Cards	issued to the Card Account: <ul style="list-style-type: none"> – Mastercard Business World Elite – Mastercard Business Silver – Visa Business Charge Platinum – Visa Business Charge Silver
Credit Cards ¹	issued to the Card Account: <ul style="list-style-type: none"> – Mastercard Business

2. Supported cards from 1 July 2025:

CARD TYPE	CARD
Charge Cards	issued to the Card Account: <ul style="list-style-type: none"> – Mastercard Business Executive – Visa Business Charge Gold

3. Currencies in which Additional Accounts may be kept.

U.S. dollar (USD), euro (EUR), Swiss franc (CHF), British pound (GBP)

4. Assigning the PIN Number by the Card User via the Telephone Centre.

- for Premium Corporate Customers – at +48 (22) 548 29 60/61/62/63 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)
- for Large Corporate and Multinational Customers – at +48 (22) 130 06 00 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)
- for customers from the corporate customers segment – at +48 (22) 548 29 30 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)
- customers from the SME segment – at + 48 (22) 548 29 26 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)

5. Maximum Card Limit.

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards and Credit Cards – up to Global Limit

6. Maximum Monthly Limit for Cash Transactions.

¹ Credit Cards are issued to SME customers only.



- For Charge Cards – up to the Card Limit

7. Maximum Daily Non-cash Transaction Limit.

in terms of value:

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards and Credit Cards – up to the Card Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

8. Maximum Daily Internet Transaction Limit.

in terms of value:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – up to the Daily Non-cash Transaction Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

9. Maximum Daily Mail Order and Telephone Order Transaction Limit.

in terms of value:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – up to the Daily Non-cash Transaction Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

10. Maximum Daily Cash Transaction Limit.

in terms of value:

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards and Credit Cards – up to the Card Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

11. Limit for Contactless Transactions.

The amount limit for a single Contactless Transaction made in Poland without the need to use the PIN Number, determined by the Payment Organization, amounts to PLN 100.

The amounts of limits for Contactless Transactions made outside the territory of Poland are set out by the Payment Organization and may differ from the aforementioned ones. The amounts of limits for Contactless Transactions referred to in the preceding sentence are indicated on the websites of the Payment Organizations relevant for a given country.

12. Cashback Transaction Limits.

The maximum Cashback Transaction limit on a one-off basis is PLN 500 (for Mastercard Cards) and PLN 300 (for VISA Cards).

13. Grace Period and Minimum Repayment Amount.

- Grace Period – 25 days
- Minimum Repayment Amount – 5% of Debt, however not less than PLN 100

14. Standard Rate.

Standard Rate set by the Payment Organizations is available at the website of the Payment Organization:

- for Mastercard Cards:
<https://www.mastercard.pl/pl-pl/klient-biznesowy/pomoc/convert-currency.html>
- for VISA Cards:



<https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html>

15. Interchange fee rates.

In accordance with the information obligation on interchange fees rates introduced by the Payment Services Act, the current rates of interchange fees set by the Payment Organization are published on the website of the Payment Organization at the following addresses:

- for Mastercard Cards:
<https://www.mastercard.pl/pl-pl/punkty-handlowo-uslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.html>
- for VISA Cards:
<https://www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html>