

NO.	TYPE OF ACTIVITIES	
I	General charges	cost to the customer
1	Registering an account on Xkantor.com	PLN 0
2	Maintaining an account on the Xkantor.com platform	PLN 0
3	Acceptance of the transfer by Xkantor.com	PLN 0
4	Commission for currency conversion at the buy or sell rate	PLN 0
5	Statements confirming the conclusion of the transaction in electronic version	PLN 0
6	Blocking and unblocking access to the website	PLN 0

II	Transactions in PLN, EUR, USD, GBP, CHF	cost to the customer
1	Payment by bank transfer in PLN to any bank in Poland	PLN 0
2	Payment by bank transfer in PLN to a foreign bank	PLN 10
3	Withdrawal to the bank where Xkantor.com has an account in the appropriate currency.	PLN 0
4	Withdrawal by SEPA transfer in EUR to banks other than those listed in point II.3	PLN 0
5	Withdrawal by ordinary transfer in USD, GBP to banks other than those listed in point II.3	PLN 0
6	Withdrawal by ordinary transfer in CHF to banks other than those listed in point II.3	2 CHF
7	Withdrawal by express transfer in EUR to banks other than those listed in point II.3	EUR 20
8	Withdrawal by express transfer in USD, CHF, GBP to banks other than those listed in point II.3	\$30/CHF/GBP
9	USD withdrawal by bank transfer with the OUR cost option	\$30

III	Transactions in SEK, NOK	cost to the customer
1	Sending SEK, NOK to the bank where Xkantor.com has an account in the appropriate currency. The list of these banks is available at www.xkantor.com/banki-zintegrowane	0 SEK/NOK
2	Withdrawal by ordinary transfer in SEK, NOK to banks other than in point III.1	50 SEK/NOK
3	Withdrawal by express transfer in SEK, NOK to banks other than in point III.1	300 SEK/NOK

IV	DKK transactions	cost to the customer
1	Sending DKK to the bank where Xkantor.com has an account in the appropriate currency. The list of these banks is available at www.xkantor.com/banki-zintegrowane	0 DKK
2	Withdrawal by ordinary transfer in DKK to banks other than in point IV.1	35 DKK
3	Withdrawal by express transfer in DKK to banks other than in point IV.1	200 DKK

V	Transactions in CZK	cost to the customer
1	Sending CZK to the bank where Xkantor.com has an account in the appropriate currency. The list of these banks is available at www.xkantor.com/banki-zintegrowane	0 CZK
2	Withdrawal by ordinary transfer in CZK to banks other than in point V.1	CZK 100
3	Withdrawal by express transfer in CZK to banks other than in point V.1	CZK 600

VI	Transactions in JPY	cost to the customer
1	Sending JPY to the bank where Xkantor.com has an account in the appropriate currency. The list of these banks is available at www.xkantor.com/banki-zintegrowane	0 JPY
2	Withdrawal by ordinary transfer in JPY to banks other than in point VI.1	650 JPY

3	Withdrawal by express transfer in JPY to banks other than in point VI.1	5000 JPY
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VII	Transactions in CNY	cost to the customer
1	Sending CNY to the bank where Xkantor.com has an account in the appropriate currency. The list of these banks is available at www.xkantor.com/banki-zintegrowane	0 CNY
2	Withdrawal by ordinary transfer in CNY to banks other than in point VII.1	35 CNY
3	Withdrawal by express transfer in CNY to banks other than in point VII.1	200 CNY

VIII	Invoices and confirmations	cost to the customer
1	An electronic invoice generated in the User Panel	PLN 0
2	A paper invoice sent by post	PLN 20
3	Bank confirmation generated up to 30 days after the operation	PLN 0
4	Confirmation generated 30 to 60 days after the operation	PLN 5
5	Bank confirmation generated more than 60 days after the operation	PLN 15
6	Statement of operations in paper form over 30 days	PLN 60

IX	Other	cost to the customer
1	Application (if possible) for cancellation or change of foreign transfer instruction (at the request of the Client)	PLN 200 + costs of other banks

x	TERMS FOR EXPRESS TRANSFERS							
Currency	EUR	USD	CHF, GBP	NOK, SEC	CZK	JPY	CNY	DKK
Cut off time*	1:00 p.m	1:00 p.m	9:00 am	1:00 p.m	1:00 p.m	1:00 p.m	1:00 p.m	1:00 p.m
Time	Up to 1.5 hours on the recipient's account	Same working day	Same working day	Same working day	Same working day	Same working day	Same working day	Same working day
* Cut off time - this is the cut-off time by which the payment order must be received by the bank so that it can be executed in accordance with the mode of execution selected by the customer.								

* SEPA – a transfer within the Single Payment Area in EUR made by the end of the next business day at the latest.

** SHA mode - an option where the fees related to the execution of the transfer are divided between the ordering party and the transfer beneficiary. In practice, this means that the payer pays the costs of his bank (e.g. for the transaction mode, execution), and the remaining costs are deducted in the amount that the recipient ultimately receives. The Amronet.pl service has met the expectations of its customers and offers the cheapest foreign transfers.

For banks integrated with the Amronet.pl website: Alior Bank (former BPH SA, T-Mobile banking services), PEKAO SA, Santander Bank Polska (former BZWBK), PKO BP (former Nordea Bank, Inteligo), Raiffeisen Polbank, BNP BGŻ Paribas and Millenium Bank, the customer does not incur any additional costs for withdrawing funds.

*** Express transfer - instant transfers in which the funds are booked on time D, i.e. on the day of the order, taking into account the cut-off time by which the instruction should be received for the payment to be made under the conditions contained in point X. _

If the user conducts unauthorized transactions, the operator has the right to return the funds at the user's expense, charging his account with a handling fee.