



Bank Polski

IKO mobile
application guide

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A FEW WORDS ABOUT IKO...

This is a mobile application that allows you to use our services on your phone. It is free and convenient to use. We created it especially for you.

The IKO application will make your everyday life easier.

You can park without using a parking meter, buy a ticket without a ticket machine, and the lack of a card or cash will not prevent you from shopping. All this and much more is available in the IKO application.

The IKO mobile application is an electronic banking service. This guide will show you how much you can do over the phone.

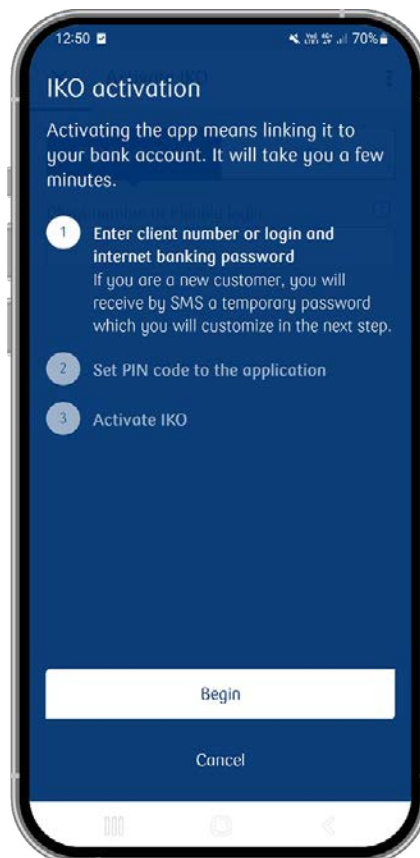
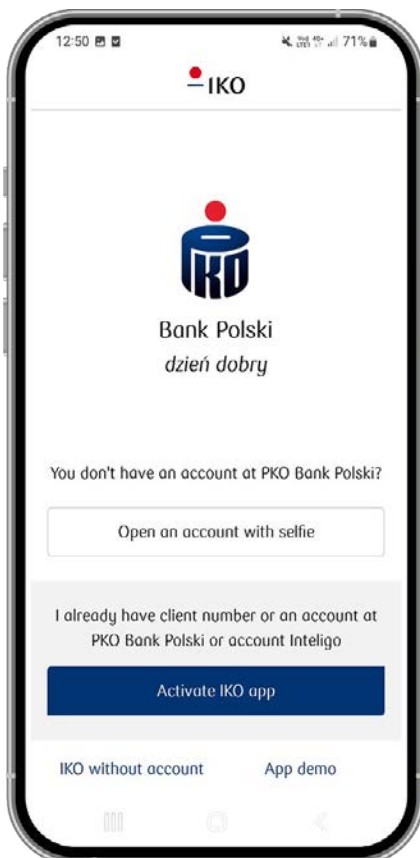
If you want to stay informed about IKO news, go to our website and visit the **E-banking → IKO mobile app section**.

How to download the IKO application?

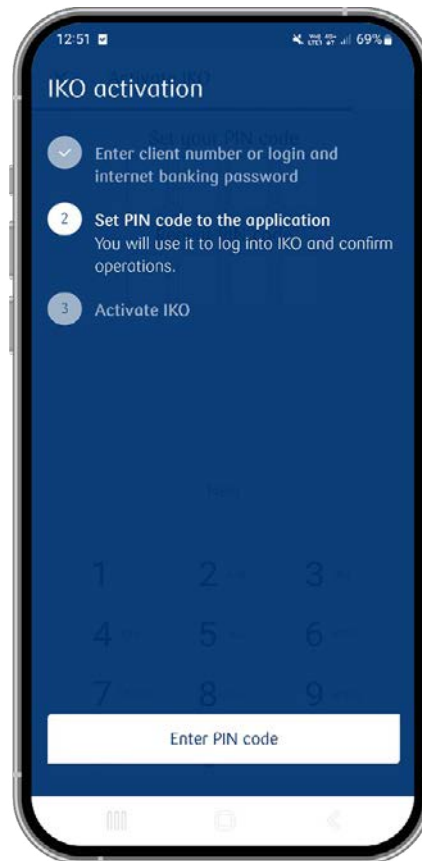
1. Go to the official app store on your phone
2. Enter: **IKO** or **PKO** and search for the IKO application
3. Click on the application icon and download button

How to activate the IKO application?

1. Open IKO and click **Next**
2. Select the **Activate App** button, then press **Get Started** as instructed on the screen.



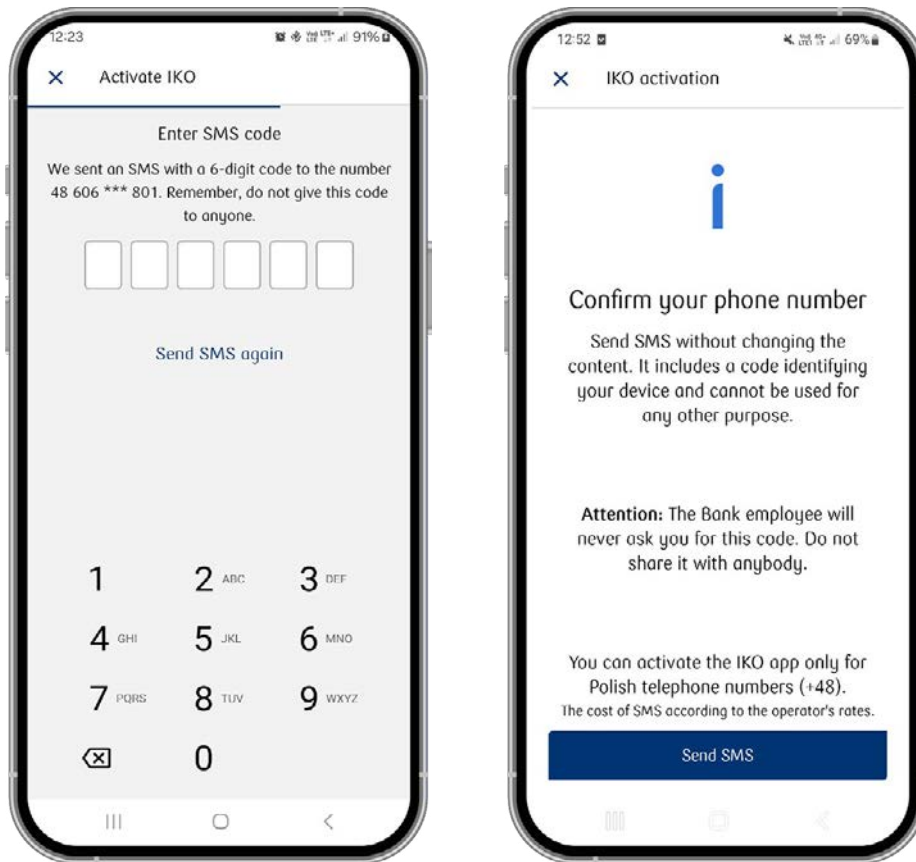
3. Enter your client number or friendly login and password for your online banking service. Then click on **Assign PIN**.



4. Assign the PIN (select 4 digits) and then repeat it



5. Then click on: Activate the application, and then confirm your phone number by clicking on: Send SMS. Your application will be activated.



If you do not log in to the application for a long time, we will ask you to send an SMS to confirm the association of your phone number with your mobile device. Fee for SMS in accordance with the network operator's price list.

How to activate IKO on a phone number that is NOT reported to the bank?

Follow the instructions on the screen. Then wait for the helpline to call you back and ask a series of verification questions. The consultant activates your application remotely after verification.

If you activate the IKO mobile application, we will ask you to assign a PIN code with which you can, for example, confirm sending transfers or change the authorization tool, e.g. to SMS codes, Mobile Authorization or a one-time code card.

How to log in to IKO?

Enter the IKO application and click **Log in**, and then enter the PIN code for the IKO application. If you want, you can set the possibility of logging in to the application using biometrics.

English version

Go to IKO settings to switch on English version:

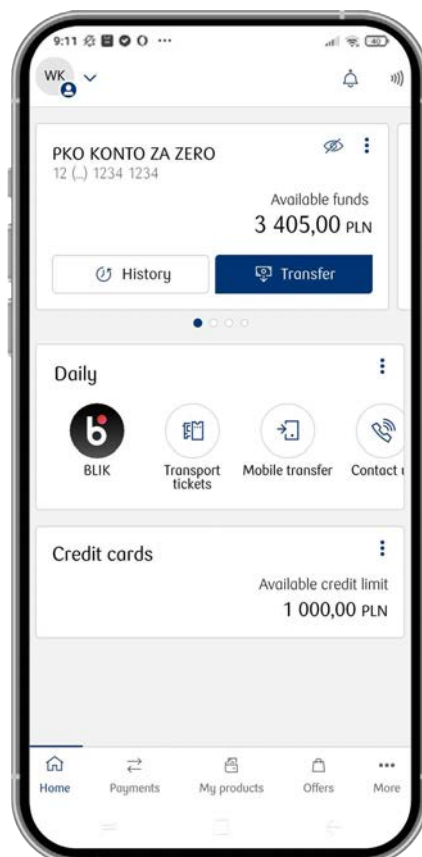
1. Log in to the IKO app.
2. Tap “Więcej” (“More”) and Ustawienia (“Settings”).
3. Tap “Dane i personalizacja” and Język aplikacji (“Language”) and select “English (EN)”.

How to log out from IKO?

Select **More** then Logout or click on your initials then **Logout**.

Home screen

After logging in to IKO, you will see the start screen:





VOICE ASSISTANT

It allows you to operate IKO with your voice. Do you have simple financial matters to deal with or want to see an analysis of expenses? All you have to do is turn it on and agree to record and process your voice. Our Voice Assistant understands what you say or write to it. Here are some examples:

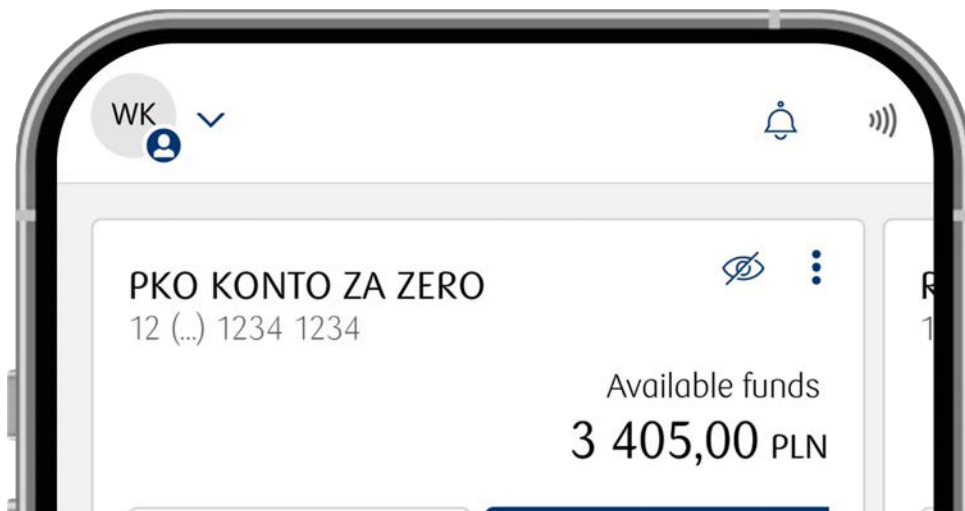
- Make a transfer – you can say, for example, **Transfer PLN 100 to...** and enter here to whom you want to transfer the money
- Search history transactions by amount, date and type – e.g. **Show me transfers from last month**
- Use the BLIK code – e.g. **Give me the BLIK code**
- Check your account balance – e.g. **How much money do I have in my account?**



NOTIFICATIONS

These are messages from the bank, which concern, among others, logging in to the iPKO website using mobile authorization, new offers, promotions, security and all important changes in the functioning of the application.

CONTEXT MENU (3 DOTS):



In it you will find:

- Unexecuted transactions
- Locks
- Share your account number
- Create a QR code
- Change the name
- Account status before logging in
- Customize your tile view
- Application for Account Overdraft
- Revolving limit
- Change account type



HIDING OF THE BALANCES

You can hide your product balances on the home screen and when:

- you purchase traffic tickets
- you make a transfer to your phone
- you pay with BLIK

In public places, you can easily hide the state of your finances from the eyes of others. This way you can hide, for example, how much money you have in your account or deposit, or how much your credit is.

Simply **press the eye icon** next to the product of your choice. When you activate this function, you will also hide the data if you turn the phone down.

To activate the function, press the eye icon next to the balance of the selected product or go to: **Profile** → **Settings** → **Safety and access** → **Hiding of the balances**



HISTORY

You can check your transaction history.

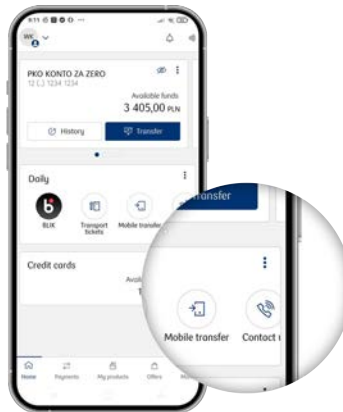


TRANSFER

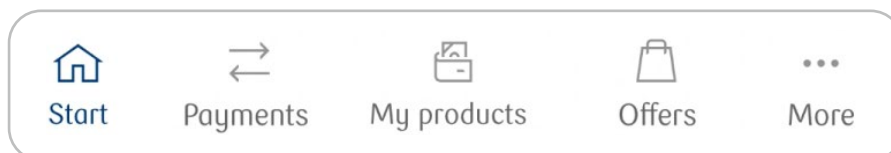
You can easily make a transfer to a foreign account or your own. You can choose the type of transfer – standard or instant.

DAILY TILE

You can set your favorite application functions - you can freely change them and adjust the start screen to your needs (from the Daily tile, select the three dots icon):



In **the lower MENU** you will find:



Payments

We have divided the „payments” section into 3 subcategories: **Transfers, Mobile payments and Other operations**. Thanks to them, you can make a transfer, set up a standing order, buy public transport tickets or gift cards and pay for parking or motorway tolls.



My products

We divided them into 3 subcategories: **Finance, Other and My activities**. There you will find information about the products you have in our bank and you can buy public transport tickets and insurance.



Offer

We have divided the offer into: **Products for you** and **Products for your company** (if you are a company customer). In the products for you tab you will find, among others: cash loan, insurance, investment products and tickets. Company products concern, for example, the possibility of registering a company in CEIDG, opening a company account or the possibility of obtaining co-financing for companies.



More

Here you will find: **Services, My activities, Other**, buttons: Settings and Log out.

The **Services** section includes: **Loan in IKO, Transport tickets, Parking fees, Motorway fees, Automarket, Phone top-up, Gift cards and Exchange office.**

In the **My activities** section, you can find your applications and agreements as well as Instructions and certificates.

The **Other** section includes.



Safety

You will read about the rules of safe use of IKO.

Help with us

You can support worthy causes by helping with the PKO Bank Polski Foundation or non-governmental organizations.



ATMs and branches

You will find a map of ATMs, cash machines, branches, agencies and points that serve BLIK.



Table of rates and currencies

Check the current exchange rate and currency chart.



Contact

You can contact us by phone, e-mail or directly at the branch office. Each button will redirect you accordingly.



Evaluate us

You will evaluate the IKO application using a pictorial survey.



About the application

You will check the DEMO, privacy policy, terms and conditions of the application.



SETTINGS

Here you will find: **Data and personalization, Security and access, payments, Unregister the application.** You can, among others: Modify your data or personalize the IKO application, change the IKO PIN code or iPKO password, change payment settings (BLIK, contactless payments), set a preview of the account status before logging in, select dark or light screen mode, set the display and order of tiles after logging in to IKO.

How to manage IKO on iPKO?

You can change the settings of the application in the iPKO website in the **IKO Application tab**. To change your settings, log in to iPKO and enter the settings under the avatar with your initials.

What can you do?

- Activate or block the active IKO application
- Change the PIN code for logging into IKO
- Change the IKO payment limits, which is the maximum amount of transfers, withdrawals and payments on the Internet that you can make through the app
- Check BLIK payment sources
- See the history of your IKO applications



SECURITY

Remember to use the app safely on your phone.

1. **Use phone lock** – block access to your phone with a password or PIN code. Do not give this code to anyone.
2. **Use antivirus software** – phones with Internet access are vulnerable to virus attacks just like computers. There are special anti-virus software for mobile devices that help protect your phone from possible attacks.
3. **Use the Internet consciously** – do not click on links to websites whose origin you do not know. Do not download any files or open attachments in emails and SMS that you do not expect. Do not install unknown applications.
4. **Keep your operating system up** – to-date, improving your security.
5. **Use hard-to-guess PIN combinations** – do not use PIN codes that can be easily guessed, such as 0000, 1234. Do not write them on your phone or on a card in your wallet – In the event of theft, the thief will easily have access to your IKO application. If you suspect that an unauthorized person knows your PIN code, immediately change it on iPKO or Inteligo in the IKO tab.
6. **Don't share your phone with strangers** – if you have to share your phone with someone or give it to the service, first delete SMS messages from the bank, temporary files or browser history. Your confidential information may be there. Also, log out of all mobile banking applications.
7. **Avoid public Wi-Fi networks** – when using an app, try not to connect to unsecured Wi-Fi.
8. **Remember to update your identity document** – if you do not have a valid document that confirms your identity, we may block all or part of your electronic banking for security purposes.
9. **Activate the IKO mobile application** – if you have not logged in to IKO for at least 6 months, for security reasons we will ask you to reactivate it.
10. **Verify your phone** – for security reasons, we may ask you to send an SMS message to confirm that your phone number is linked to the mobile device on which you want to activate the app. If you do not send such an SMS, you will need to reactivate the application. Fee for SMS in accordance with the price list of the network operator.
11. **Use a tailored level of access** – check out more on our website in the section: **E-banking** → **E-banking support centre** → **E-banking access** → **What are the levels of E-banking access**.

See what else you can do in the IKO app



Scan and pay

This is an option for you if you receive invoices or transfer forms. You don't have to rewrite the data - just select the **Scan and transfer** option in the **Payments** tab.

IKO will quickly recognize the text and complete the data for the transfer for you when:

- **you will take a picture** of the invoice or upload it from your phone's memory
- **You will scan a QR code or account number**



Standing orders

Set a standing order so that you do not have to remember about charges for electricity, gas or telephone - we will automatically send a certain amount to the account indicated by you.

How do I set a standing order?

1. Go to **Payments** → **Standing orders** → **Create standing order**
2. Select **the date of the next order**, set **the frequency of the transfer** and indicate **the end date of the standing order** or select **indefinitely**
3. Check the correctness of the data and confirm the standing order with the authorization tool. At any time you can cancel or change your standing order.



Series of transfers

In the IKO application, you will order several transfers to the same recipient at the same time - all you need to do is provide his data only once.



Tax transfer

If you want to make a transfer to the Tax Office:

1. Go to **Payments** → **Tax Transfer** and select the account from which you want to make the transfer and the tax you want to pay
2. Enter the number of the individual tax account or the Tax Office Microaccount
3. Enter your ID and amount.



Foreign transfer

Send money to a foreign account or make a transfer in a foreign currency to another bank in Poland.



Payees

You can save your payees and edit their data.

MOBILE PAYMENTS:

PKO Pay later

In the IKO application, you will submit an application for activation of PKO Pay later. After activating PKO Pay later, you will make purchases for which you pay even 30 days later.

Where can you find the service?

- [Payments](#) → [Mobile payments](#) → [PKO Pay later](#)
- [My Products](#) → [Finance](#) → [PKO Pay later](#)
- On the application start screen – if your service is active

Where will you submit your application?

[My products](#) → [Finance](#) → [PKO Pay later](#)

When you go to [PKO Pay later](#), you will see detailed information, such as the available limit amount, a list of transactions and repayment dates.

BLIK contactless payments

To make a contactless payment with BLIK, you need:

- an active IKO application
- Android phone with NFC enabled

How do I activate BLIK contactless payments?

1. In the IKO app, select **Contactless payments icon** → top right corner
2. **Select the account** from which you want to make contactless BLIK payments and choose the way of confirming transactions
3. **Confirm the change** with the PIN code in the application - done

How do I pay contactless with BLIK?

1. Tell the merchant that you want to pay by contactless. If you are shopping at a self-service checkout instead of the **BLIK Code** option, select **Payment Card** - this will activate the reader for contactless payments
2. **Close** your phone to the terminal
3. **You will see a confirmation** of a successful transaction on both your phone and the payment terminal

BLIK code

This is a 6-digit code that allows you to pay without using a card or cash. You will generate it by clicking on BLIK code on the main screen of the application, if you set it by the tile Daily:

[IKO](#) → [Daily](#) → [Context menu \(3 dots\)](#) → [Customize dashboard](#)

You can pay for your online or stationary purchases and withdraw cash from the ATM without using a card. All you need to do is display the BLIK code or check in IKO and enter it on the payment terminal, on the website or at the ATM.

With BLIK you will also pay contactless in all payment terminals in Poland and contactless terminals with Mastercard logo all over the world.

The BLIK code can also be seen on the application screen before logging in. All you have to do is to go to Payment Settings BLIK Settings Show BLIK code before logging in.

How to generate BLIK code?

If you already have it on the Start screen in IKO, click **BLIK Code**. A 6-digit code will appear - enter it in the designated place. **The code is one-time and valid for 120 seconds** - if you do not manage to use it, generate another one.

If you do not have it on the home screen - instructions on how to set it above.

What will you do with BLIK?



SEND THE TRANSFER TO THE PHONE

Easily make **a transfer to your phone**. If you don't know the account number you want to send money to, simply enter the payee's Polish phone number when you click the icon. Your payee must have a banking app and a registered number in the BLIK system.



RECEIVE THE TRANSFER ON THE PHONE

All you need to do is have an active IKO application and a registered BLIK phone number.

How to receive phone transfers from other banks?

Telephone transfers between customers of different banks can be made only to the telephone number provided / registered as a number for interbank transfers in the BLIK system:

IKO → More → Settings → Payment → Settings BLIK → tick: Receive transfers to the phone from other banks → tick: I indicate this account number to receive transfers on the phone BLIK. If you want to make sure which number is given, click the **drop-down list**, then → **accept Register**.

How to check which number is registered for interbank transfers?

IKO → More → Settings → Payment → Settings BLIK → a registered phone number will be displayed under the account for transfers to the phone

Remember! Your recipient of the transfer to the phone must have an application associated with an active phone number registered in the BLIK system - if this is not the case, we will send him a link to download the IKO application or mobile application of other banks.



WITHDRAWAL OF CASH FROM THE ATM WITHOUT A CARD

Choose one of the ATMs in Poland that support withdrawal without a card. That is enough, that you click in: **Cash withdrawal with BLIK** and enter the BLIK code from IKO on the ATM keypad.



DEPOSIT CASH INTO THE CASH MACHINE WITHOUT A CARD

Choose a cash deposit on the **depositbox**. Generate a code in the app and type it on the ATM keyboard. You will deposit the money into your account or the account of another IKO user – all you need to do is provide his phone number. The service is free for individual customers in PKO Bank Polski ATMs.



PAYMENTS IN STATIONARY STORES

Tell the seller that you will pay **with BLIK**. Generate a code in the application and enter it on the payment terminal.



PAYMENTS IN ONLINE STORES

Select BLIK as the payment method and enter the generated code from the application in the designated field.

SHOPPING WITHOUT BLIK CODE

You will also pay for online purchases without the BLIK code – just confirm the payment in the IKO application instead of entering the BLIK code. After paying, add the selected store or browser to the list of trusted – you edit it in BLIK settings in IKO or iPKO.

PAYMENT BY BLIK CHECK

BLIK check has 9 digits to cash it, you need a password – you can give it on the iPKO website in: **Settings → IKO Application → Set Password**.

Creating a password for BLIK cheques on iPKO will be unavailable until 6 May 2025. A check can only be used 1 time. The difference between the amount of the transaction and the check will return to your account – you will not lose any unused money.

What else will you find in mobile payments?



Communication tickets

You can buy public transport tickets, you can choose from 3 categories: Time tickets, one-time transfer tickets and short-term tickets.

How to buy a ticket?

1. Click **Buy a new ticket**
2. Select the city, mode of transport and type of ticket
3. Choose the right ticket and pay for it in the IKO app

Parking charges

You will pay for parking your car quickly and conveniently. Select the city and paid parking zone where you want to leave the car. You will only pay for time that:

- you will actually use it
- you will determine in advance – if you change plans, we will charge only for the time actually used.

For more information, please visit our website under [Offers](#) → [Services and shopping](#) → [Paid parking zone](#).

Toll on motorways

In the IKO app, you will pay for toll motorways – you will use automatic fees or buy motorway e-tickets.

You can find more information on our website in the section [Offers](#) → [Services and shopping](#) → [Motorway toll](#).

Other operations:

A transfer request – is a request for a transfer for a selected person, and when they accept it, you will receive the money immediately to your account.

Create QR code – this is a code with data to transfer. In IKO go to Payments – Create QR code. After completing the data, you will see your QR code, which you can forward.

Direct debits – an order to transfer funds based on the authorization granted to a given entity to transfer regular fees from your account.

Phone top-up – is charging the phone to the card in networks of most operators. You don't have to type the phone number you want to top up every time – you can make your own list of numbers. You can set such a list on iPKO.

Gift Cards – Choose and buy a gift card. You have a choice of cards of different value for stores or platforms with music, games, series and movies.

Exchange office – you can exchange currencies online, set one-time or recurring orders and check the history of your transactions.



MY PRODUCTS

Here you will find: Finance, Others and My activities.

Finance:

Accounts

You will see a list of your accounts at our bank. Click on the selected account to see detailed information, including account number, name, interest rate, account balance and payment history.

Cards

Check your list of debit and credit cards. Click on the selected card to see detailed information, including the card name, lock, payment history, rules for repayment of the minimum amount of debt, the expiration date of the card and the account number to be repaid.

In addition, in the tab Cards:

- You can activate the card and set a PIN
- reserve your card – in case you lose it, destroy it or someone steals it. You can also temporarily block the card if you think you will find it soon. However, temporary card lock does not apply to transactions that could be confirmed without authorization, e.g. contactless payments without PIN
- Order a new card – just click on the three dots icon and select apply for a debit/credit card
- Change your card payment limits - just go to **My products** → **Cards** → **Select card** → **Limits**.

Saving

You will see a list of your deposits, auto-savings accounts, and money boxes. Click on one of the categories to see the details. You can also apply for a new deposit or resign from it at any time, enable auto-saving or open a piggy bank where you will collect your savings.

Loans and credits

You will see a list of your loans and credits. Click on the selected credit or loan to see details, including the name, type of loan, credit, repayment account, interest rate, loan period, and loan repayment schedule – in a separate tab. You can also select **Take a Loan** to apply for a new loan or credit.

Investing

You will reach investment funds, where you can buy the products of the Mint of Poland, funds, track the value of your investments, have access to the Brokerage Office, accounts, quotations and investing on the WSE and check the status of PPK and PPE.

PKO Pay later

You will submit an application for activation of PKO Pay deferred payments later. After activating PKO Pay later, you will make purchases for which you pay even 30 days later.

Other:

Tickets

You will buy transport or parking tickets and pay for highways.

Insurance

You will see a list of your insurance. Click on one of them to see the details. To buy new insurance, click on the plus icon in insurance.

Services and purchases

Entertainment, health and much more - discover services that will come in handy on a daily and festive basis.

My activities:

My applications and agreements

You will see your agreements and applications.

Dispositions and certificates

You will order a disposition, such as account closure, early partial repayment of the mortgage or reservation of an identity document.

Offer

Here you will find: Products for you and Products for your company.

Products for you:

Loan for customers without an account – you will calculate the monthly installment and apply for a cash loan even if you do not have an account with us.

Cash loan – you will calculate the installment amount and apply for a cash loan.

Consolidation loan – you will spend money to pay off loans and loans.

Eco-loan for solar panels – you will allocate money for the purchase of, among others, solar panels, electric cars or heat pumps.

Revolving limit:

- Grant – you will apply for a revolving limit to your account
- Change your limit – you will easily change the amount of your limit

Credit card:

- Order a new one – choose the card that best suits your needs and specify what limit you need on your credit card
- Change your credit limit – change the amount of your credit card limit

Home and apartment insurance – you will insure the apartment, the house or the objects and devices that are in it, e.g. electronics, household appliances, computer and furniture.

Child insurance – you will insure your child against NNW (accident). The insurance applies to children and adolescents up to 20 years of age.

Collision, comprehensive and third party insurance – you will insure your vehicle.

Travel insurance – you will insure yourself for travel. Tell us where you are going, choose the best insurance option and enjoy safe travel in Poland, Europe and beyond.

Investing – check out the investment funds. You can buy and track the value of your investment brokerage, which will allow you to track accounts, quotes and invest on: GPW (Stock Exchange), PPK (Employee Capital Plans) and PPE (Employee Pension Plans), where you will check the value of your investments.

Debit in your account you will check the possibility of having additional funds in your account. The amount of debit you can have in your account will be calculated based on the receipts from yours salary*. The limit will be set automatically, every month after analysing your income.

Automarket – is an online platform where you will find selected cars (new and used) with a guarantee and history.

Transport tickets – you can buy public transport tickets in a convenient way and add selected tickets to your favourites. This way, you can buy them even faster.

Exchange office – you can exchange the currency online quickly and conveniently – you will make a new transaction and review the history of previous transactions.

Account card – you will select the account to which you want to order a new card. In IKO you can set the card limits yourself, give a PIN and change its image.

Gift Cards – Choose and buy a gift card. You have a choice of cards of different value for stores or platforms with music, games, series and movies.

Account for a child – you will apply to open an account for your child.

Personal accounts – you will contact us in a convenient way for you. You can call us or fill out the form and we will call you back.

Savings accounts – you will open a savings account in your chosen currency: PLN, EUR, USD AND CHF.

Currency account – you will open an account in the currency of your choice: EUR, USD, CHF, GBP, DKK, NOK, SEK, CZK, HUF.

Mortgage loan – you will contact us in a convenient way for you. You can call us or fill out the form and we will call you back.

Deposits and savings – you will choose from our proposals the deposit that best suits your needs.

Parking fees – you will pay for parking the car. Select the city and paid parking zone where you want to leave the car. You will only pay for time that:

- you will actually use it
- you will decide in advance – if you change plans, we will charge only for the time actually used

Highway tolls – you will pay by phone for toll motorways. You will use automatic fees or buy motorway e-tickets.

Products for your company (available if you are a company customer)

Savings accounts – you will open a saving account if you have a company and a company account that will make it easier for you to control the company's budget.

Registration of a company in CEIDG – you will register a new business activity in CEIDG (Central Register and Information on Business Activity).

Company account – you will open a company account with us.

Credit card:

- Order a new one – choose the card that best suits your needs and specify what limit you need on your credit card
- Change your credit limit – change the amount of your credit card limit

Auxiliary Account for companies – you will open an auxiliary account for companies.

Financing – you will apply for funding for companies.

Automarket – is an online platform where you will find selected cars (new and used) with a guarantee and history.

Parking fees – you will pay for parking the car. Select the city and paid parking zone where you want to leave the car. You will only pay for time that:

- you will actually use it
- you will decide in advance – if you change plans, we will charge only for the time actually used

Highway tolls – you will pay by phone for toll motorways. You will use automatic fees or buy motorway e-tickets.

Payment terminal – you can order it from IKO. Contact us – call or fill out the form and we will call you back.

Information material

A guide prepared based on the IKO 3.156 application version.

Detailed information about products, risks and costs, including the Tariff of commissions and bank fees, are available on our website and at PKO Bank Polski outlets.

The Bank has made every effort to ensure that the information contained in this material is reliable and based on reliable sources. This material does not constitute an offer within the meaning of the Civil Code.

In the case of credit products, their granting is subject to creditworthiness. The information provided above should be analyzed together with the information form provided by the Bank prior to the conclusion of the consumer credit agreement.

1. Trade names

The submitted material is of a marketing nature. We use trade names that correspond to the names in the list of representative services. Explanations of these concepts and details of the products and services presented, in this information about the tariff of commissions and bank fees you can find on the bank's website.

2. Cooperating entities

Services related to the sale of gift cards with top-up codes, motorway fees and phone top-ups are offered by PKO BP Finat Sp. Z o.o. Services of sale of transport tickets and parking fees in IKO application operate in most cities in Poland and are implemented by Mobile Traffic Data Sp. z o.o. owner of moBilet technical solution.

PKO Bank Polski SA offers payment terminals together with eService sp. z o.o.

The owner of Automarket.pl is PKO Leasing SA. PKO Bank Polski SA mediates in the sale of the product.

3. Insurance

PKO Bank Polski SA acts as an insurance agent. Protection is provided by PKO Insurance Company SA. You can find detailed information about the insurances, including exclusions and limitations of the insurer's liability, in the General Insurance Terms and Conditions for the individual insurances, available on our website.

4. PKO Pay later

Detailed terms and conditions of the „PKO Pay Later Payment Limit” service, are available in the terms and conditions on our website.

The granting of the limit depends on the possession of creditworthiness. The service works with payments under the Pay with iPKO and BLIK electronic banking services (applies only to BLIK payments using the code in the Internet or stationary stores that support BLIK code payments).

The minimum transaction amount is PLN 50. IPKO is an electronic banking service.

5. Debit on account

The amount of debit in the account in each month is determined on the basis of the average monthly systematic receipts from the last three months. The maximum amount of debit depends on the type of account. Systematic receipts are receipts on the savings and settlement account at least once every 3 months, e.g. for remuneration, scholarship, pension, disability, maintenance.

6. Investment products

Concluding transactions involving financial instruments may have tax consequences. In order to obtain detailed information on taxation of income from investments in individual financial instruments, the Client should seek the advice of a professional tax advisor, legal advisor or other person authorized to provide advice in this field.

Regardless of the information provided by the Bank, before concluding each transaction, the Customer should make a comprehensive assessment of its risk, potential benefits and possible losses, legal, accounting and tax conditions and consequences of the transaction, the impact of market factors on the value of the investment and the result of the transaction, and independently assess whether he is able to take the risk of a given transaction himself or after consulting his advisers.

Financial instruments and transactions to which they are subject may be unsuitable for the individual situation of some Clients. Before entering into a Transaction, the Client should take steps to fully understand the terms of the Transaction and to independently assess its effects and appropriateness in the light of its own objectives and market conditions, in particular the possible risks and benefits resulting from its conclusion. The final decision on the conclusion of the transaction, the period of investment and the amount of funds involved each time is solely the client's responsibility.