

## ANNOUNCEMENT ON THE AMOUNT OF LIMITS FOR PAYMENT TRANSACTIONS CARRIED OUT IN THE INTERNET SERVICE AND IN THE MOBILE SERVICE



Bank Polski

1. We have set maximum daily limits for payment transactions made from your account on the online service and on the mobile service - depending on the authorisation tool you use:

1) for Customers with an authorisation tool in the form of SMS codes or a one-time code card

Currency of account	Amount of the limit in a specific currency for Customers aged 13 or more but under 18 years of age	Amount of the limit in a specific currency for Customers aged 18 and over
PLN, RON	15,000	50,000
EUR, USD, CHF, GBP, CAD, SGD	3,000	10,000
AUD, BGN, NZD	6,000	20,000
CNY, HRK, DKK, HKD, NOK, SEK	30,000	100,000
CZK, TRY	90,000	300,000
JPY, HUF	600,000	2 million
Other currencies	15,000	50,000

2) for Customers with an authorisation tool in the IKO application

Currency of account	Amount of the limit in a specific currency for Customers aged 13 or more but under 18 years	Amount of the limit in a specific currency for Customers aged 18
PLN, RON	40,000	200,000
EUR, USD, CHF, GBP, CAD, SGD	8,000	40,000
AUD, BGN, NZD	16,000	80,000
CNY, HRK, DKK, HKD, NOK, SEK	80,000	400,000
CZK, TRY	240,000	1.2 million
JPY, HUF	1.6 million	8 million
Other currencies	40,000	200,000

3) for Customers with an authorisation tool in the IKO application with an active service of additional security of logging into electronic banking

Currency of account	Amount of the limit in a specific currency for Customers aged 18 and over
PLN, RON	300,000
EUR, USD, CHF, GBP, CAD, SGD	60,000
AUD, BGN, NZD	120,000
CNY, HRK, DKK, HKD, NOK, SEK	600,000
CZK, TRY	1.8 million
JPY, HUF	12 million
Other currencies	300,000

**Remember!** When you change your authorisation tool, we will not automatically change your limit - it will stay at the current level.

- If you are over the age of 18, you can change the maximum daily limit for payment transactions - after agreeing this with us. For more detailed information, come to our branch or contact us by phone. You can later lower your limit at any time, also independently on the website.
- The maximum daily limit for payment transactions **does not apply** to transactions made with the card or via the mobile app, which have separate daily limits.

4. We have defined **default daily limit** for payment transactions made from the account in the online service and in the mobile service:

Currency of account	Amount limit
PLN, RON	10,000
EUR, USD, CHF, GBP, CAD, SGD	2,000
AUD, BGN, NZD	4,000
CNY, HRK, DKK, HKD, NOK, SEK	20,000
CZK, TRY	60,000
JPY, HUF	400,000
Other currencies	10,000

5. The **default daily amount limit** we set for payment transactions made on the online service and on the mobile service will also cover accounts that previously had limit amounts set by you that were higher than the default.  
**Remember!** You may change your limits at any time, which may not be higher than the maximum limits, subject to sec. 2. 6. For an instant transfer ordered via the electronic banking service, the maximum limits are defined in a separate announcement available on **our website**.

**What is worth to know?**

- **Announcement valid from May 6, 2025**
- You can find more information on transaction limits on **our website**.

Legal basis: § 23 section 1, section 3, section 7 and section 8 of the Detailed Terms and Conditions for Providing Electronic Banking and Telephone Banking Services and Submission of Statements at PKO Bank Polski S.A.