



Bank Polski

Guide
for iKO mobile
application

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A few words about the 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 with you in mind.

The IKO app 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 you have in the IKO app.

The IKO mobile app is an electronic banking service. From this guide you will learn how much you can do on the phone.

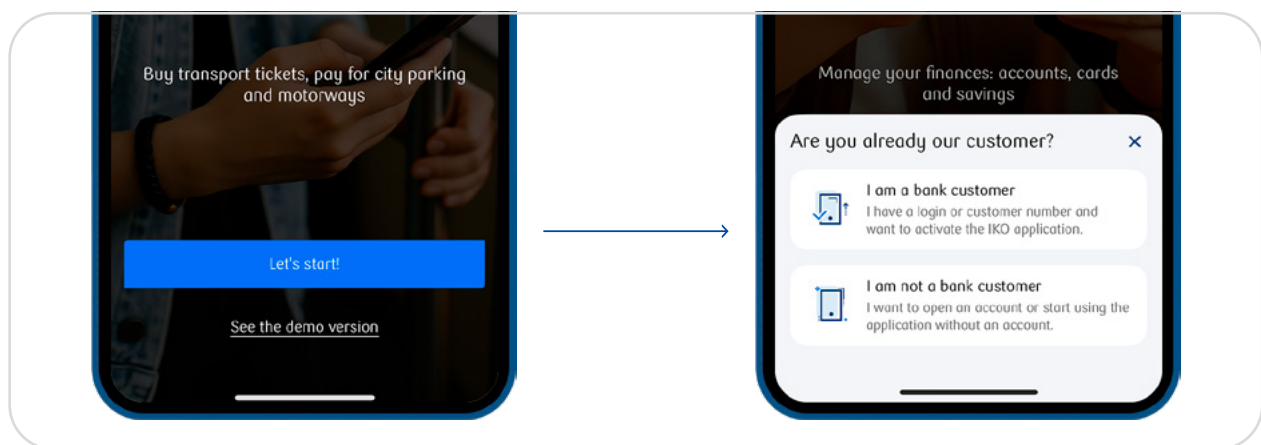
If you would like to keep up to date with the latest IKO news, go to our website under [On-line banking → IKO mobile application](#).

How to download the IKO app?

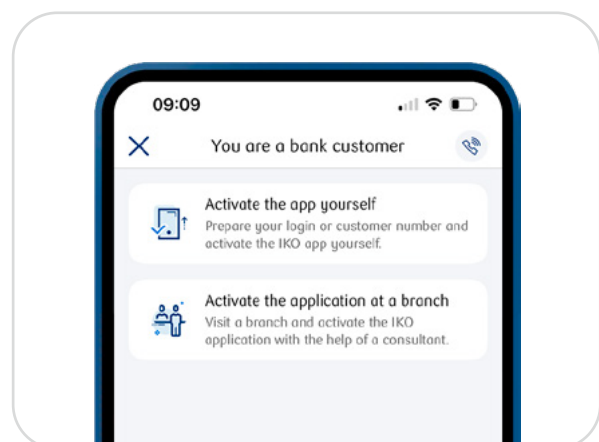
1. Visit the official app shop on your phone
2. Type in: **IKO** or **PKO** and search for IKO app
3. Click on the application icon and the download button

How to activate the IKO app?

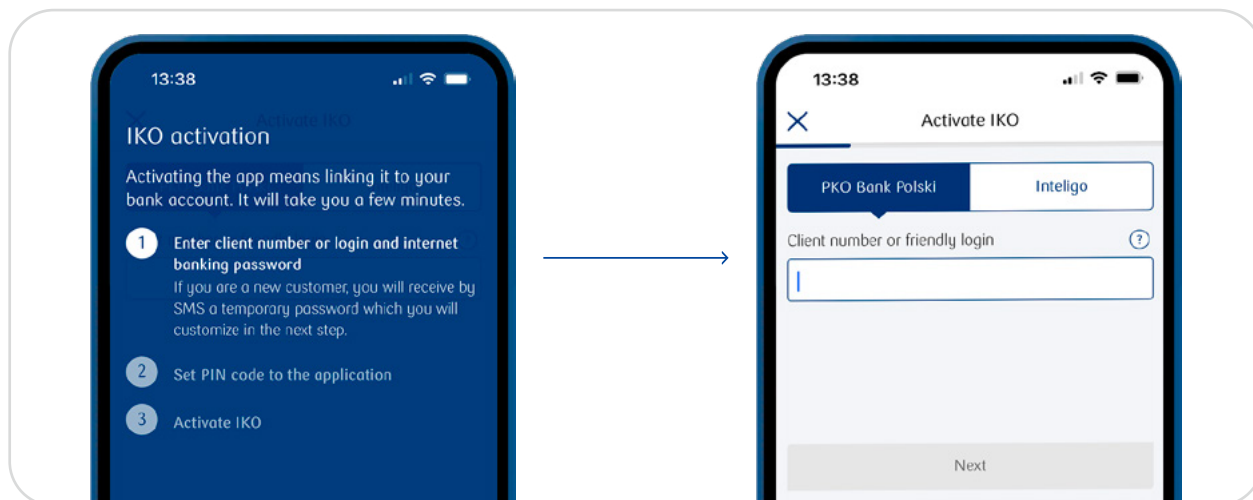
1. Open the IKO app and click **Let's start**
2. If you have a login or customer number - select **I am a bank customer**. Would you like to open an account or use the IKO app without an account? Click: **I am not a bank customer**.



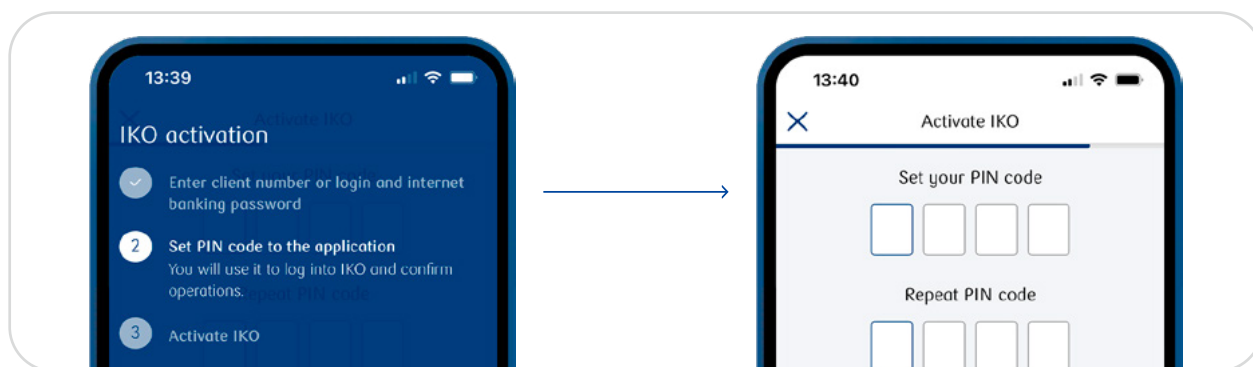
3. Select **Activate the app yourself**.
If you are in a branch and would like the assistance of an advisor - click **Activate the application at a branch**.



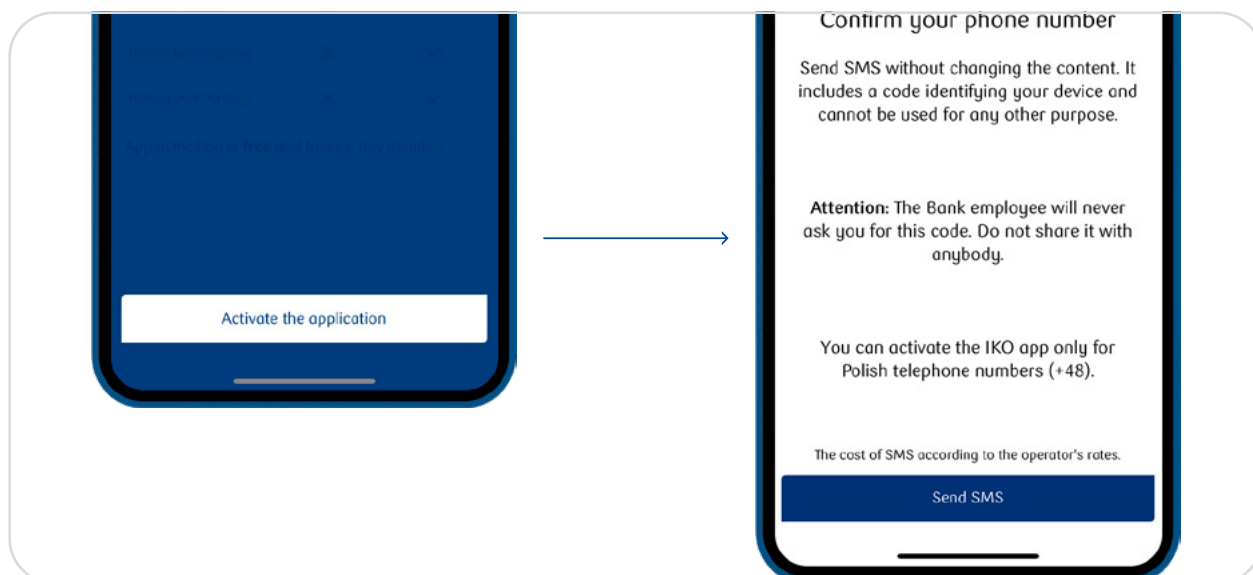
4. Choose **Begin**, enter your customer number or friendly username and password for online banking, then click **Continue**.



5. Select **Enter PIN code**. Enter your chosen PIN, then repeat it.



6. Select **Activate the application**, then **Send SMS**, to confirm your phone number. After successful verification, we will activate your application.



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

How to activate the IKO application on a telephone number that is NOT registered at the bank?

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

The PIN code that you assign during IKO app activation will be used to confirm transfers and other operations in the IKO application. Remember it and do not write it down anywhere.

How to log in to the IKO app?

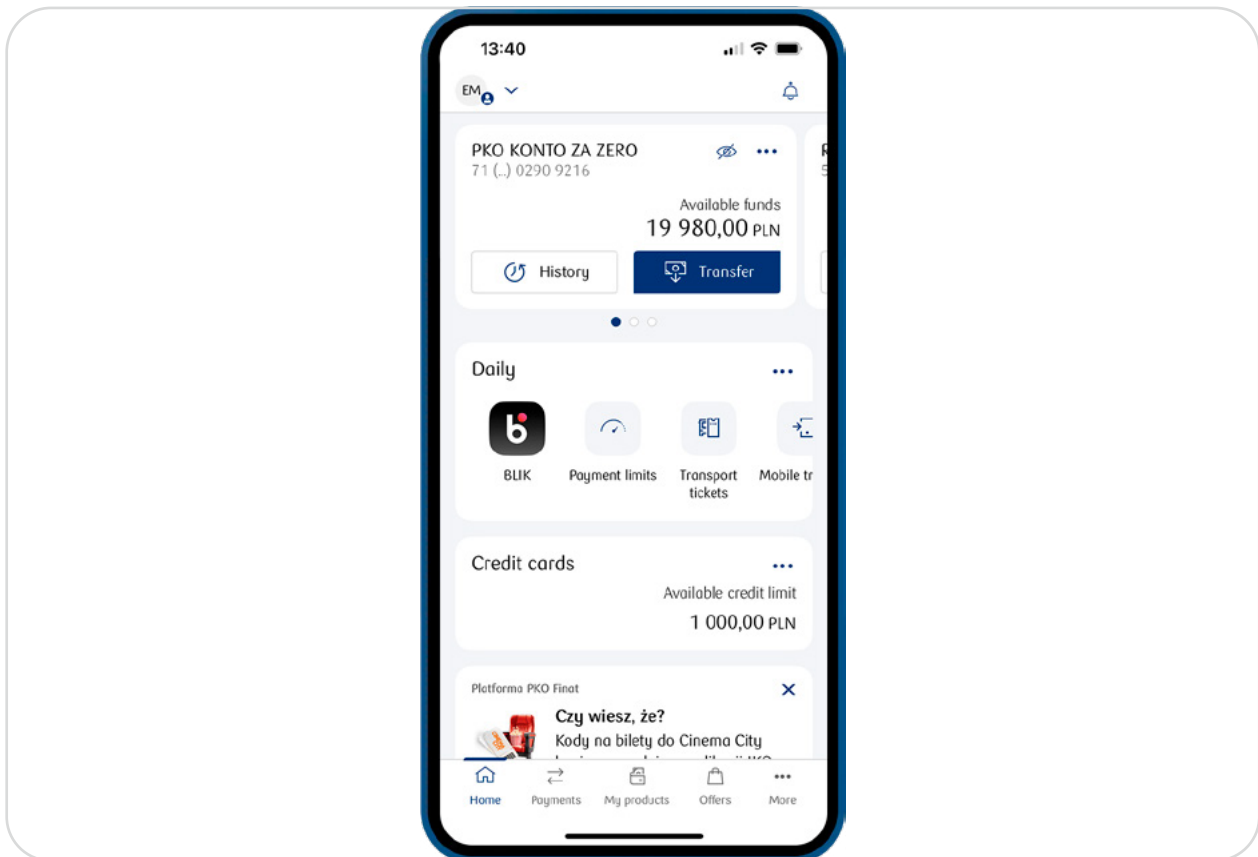
Open the IKO app and click **Zaloguj**, then enter your PIN code for the IKO app. If you wish, you can set up biometric login to the app.

How to log out from the IKO app?

Select **More**, then **Log out**, or click on your initials, then **Log out**.

Start screen

After you have logged in to the IKO application, you will see the start screen, which displays:



VOICE ASSISTANT

It allows you to operate IKO with your voice. Do you have simple financial matters to take care of or want to see an analysis of your expenses? All you have to do is turn it on and consent to the recording and processing of your voice. Our Voice Assistant understands what you say or write to it. Here are a few examples:

- Make a transfer – you can say, for example, **Transfer 100 PLN to...** and then enter the name of the person you want to transfer money to.
- Search for transactions in your history, filtering them 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?**

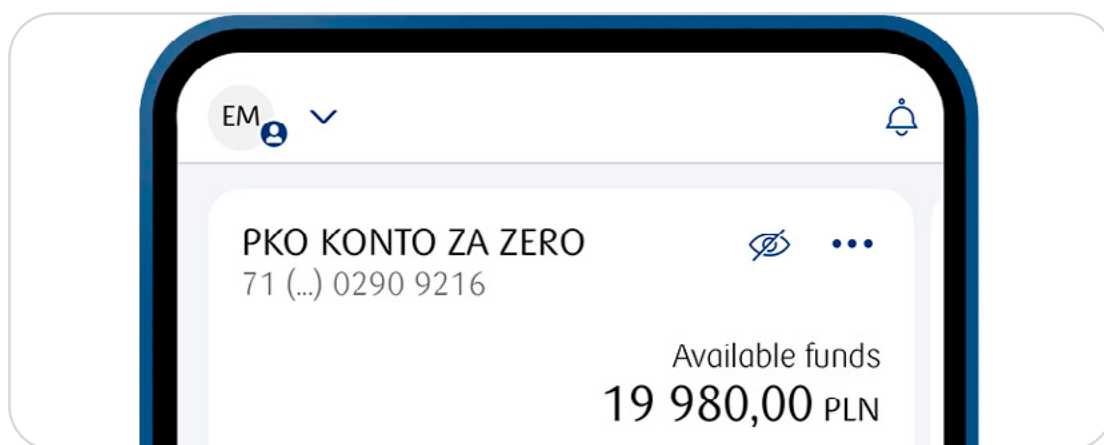
NOTICES

These are messages from the bank concerning, among other things, logging into the iPKO online service using mobile authorisation, new offers, promotions, security and all important changes in the functioning of the application.

CONTEXT MENU (3 DOTS):

Here you will find:

- Uncompleted transactions
- Blockages
- Share account number
- Create QR code
- Change name
- Account balance before logging in
- Customise tile view
- Debit account application
- Revolving limit
- Change account type



FUNCTIONS SEARCH ENGINE

You can use the search engine (magnifying glass) to find the functions you need faster.

1. Select the magnifying glass icon in the upper right corner
2. Type in what you are looking for, e.g. cinema tickets, limits
3. Click on the selected option and go to the right place



BALANCE HIDING

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

- purchase transport tickets
- make a mobile transfer
- pay with BLIK

In public places, you can easily hide your financial status from others.

This allows you to hide, for example, how much money you have in your account or deposit, or how much credit you have left to repay.

Just press the eye icon next to the selected product. When you activate this feature, you will also hide the data if you turn your phone upside down.

To enable it, press the eye icon next to the balance of the selected product or go to:

Profile → Settings → Security and access → Balance hiding



HISTORY

You can check your transaction history.

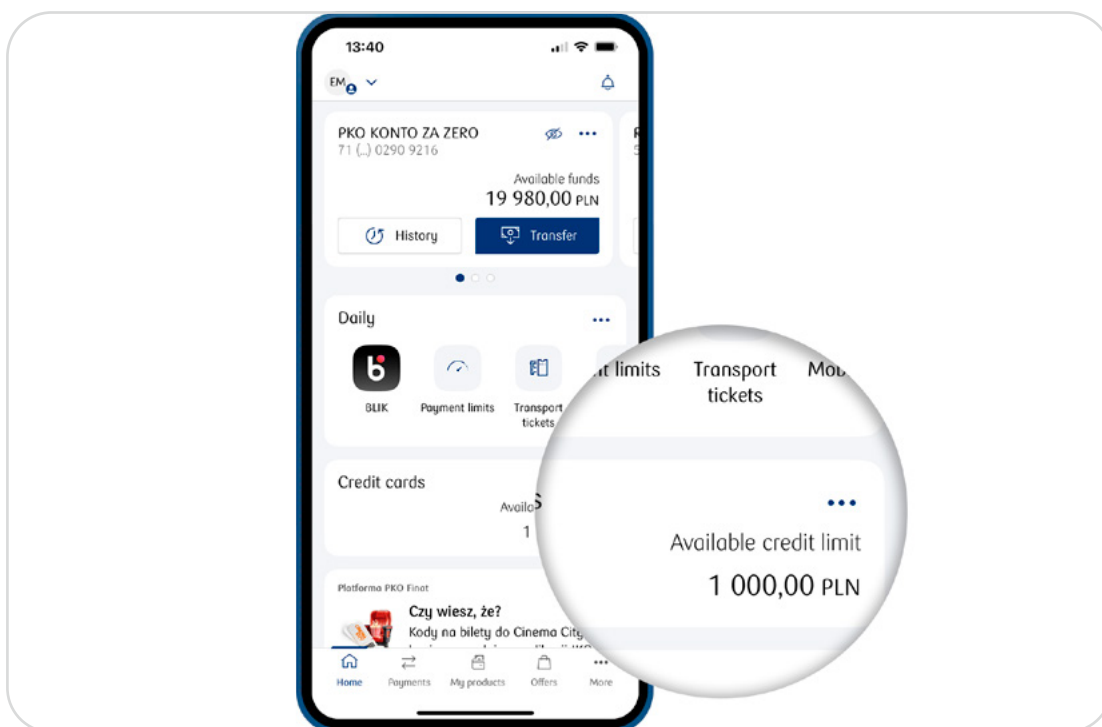


TRANSFER

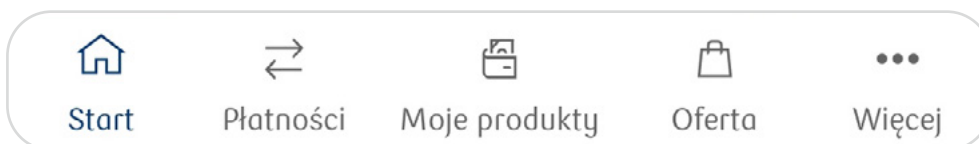
You can easily make a transfer to someone else's account or your own. You can choose the type of transfer – standard or instant.

DAILY TILE

You can set your favourite app features – you can change them as you like and customise the home screen to suit your needs (select the three dots icon from the Daily tile):



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



Payments

We have divided the 'payments' section into three subcategories: **Transfers**, **Mobile payments** and **Other operations**. These allow you to make transfers, set up standing orders, buy public transport tickets or gift cards, and pay for parking or motorway tolls.



My products

We have divided them into three subcategories: **Finance**, **Other** and **My applications**. Here you will find information about the products you have with our bank and you can buy public transport tickets and insurance.



Offers

We have divided the offer into: **Products for you and Products for your company** (if you are a business customer). Within **Products for you** you will find, among other things, cash loans, insurance, investment products and tickets. Business products include, for example, the possibility of registering a company in CEIDG, opening a business account or obtaining funding for companies.



More

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

The **Services** section includes: **Loan in IKO, Transport tickets, Parking fees, Motorway tolls, Automarket, Mobile top-up, Gift cards** and **Currency exchange**.

The **My applications** section contains your applications and agreements, as well as Instructions and Certificates.

The **Other** section contains:



Security

Read about the rules for safe use of IKO.

Help with us

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



ATMs and branches

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



Table of exchange rates and currencies

You can check the current table of exchange rates and currencies.



Contact

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



Rate us

You can rate the IKO application using a picture survey.



About application

You can check the DEMO, privacy policy, terms and conditions, and application licences.



SETTINGS

Here you will find: **Data and personalisation, Security and access, Payments, Unregister application**. You can, among other things: modify your data or personalise the IKO app, change your IKO PIN code or iPKO password, change your payment settings (BLIK, contactless payments), set up account balance preview before logging in, choose dark or light screen mode, set up the display and order of tiles after logging into IKO.

How to manage the IKO app in the iPKO service?

You can change the app settings in the iPKO online service in the **IKO app** tab. To change the settings, log in to the iPKO service and go to 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 the IKO application
- change the payment limits of the IKO application, i.e. the maximum amount of transfers, withdrawals and online payments that you can make through the application
- check BLIK payment sources
- view the history of your IKO applications



BEZPIECZEŃSTWO

Pamiętaj, żeby bezpiecznie korzystać z aplikacji na swoim telefonie.

1. **Use the access blockade on your phone** – 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 just as vulnerable to virus attacks as computers. There is special antivirus software for mobile devices that helps protect your phone from possible attacks.
3. **Be aware when using the Internet** – do not click on links to websites whose origin you do not know. Do not download any files or open attachments in emails and text messages that you are not expecting. Do not install unknown applications.
4. **Update your operating system** – up-to-date systems improve your security.
5. **Use hard-to-guess PIN combinations** – do not use PIN codes that are easy to guess, such as 0000 or 1234. Do not save them on your phone or on a piece of paper in your wallet – if your phone is stolen, the thief will easily be able to access your IKO application. If you suspect that someone unauthorised knows your PIN code, change it immediately in the iPKO or Inteligo service in the IKO tab.
6. **Do not share your phone with strangers** – if you need to share your phone with someone or take it to a service centre, first delete SMS messages from the bank, temporary files or browser history. They may contain your confidential information. Also, log out of all mobile banking applications.
7. **Avoid public Wi-Fi networks** – when using the app, try not to connect to unsecured Wi-Fi.
8. **Remember to update your ID document** – if you do not have a valid document confirming your identity, for security reasons we may block all or part of your access to electronic banking.
9. **Activate the IKO mobile app** – if you do not log 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 application. If you do not send such an SMS message, you will be required to reactivate the application. The SMS fee is in accordance with the network operator's price list.
11. **Use the appropriate level of access** – you may have limited access to some IKO app features if you are between 13 and 18 years old. Go to our website and select: [On-line banking](#) → [On-line banking support centre](#) → [Access to on-line banking](#) → [What are the levels of access to on-line banking](#)

See what else you can do in the IKO app



Scan and pay

This option is for you if you receive invoices or transfer forms. You don't have to retype the data, just click on the camera icon next to the account number when making a new transfer.

The IKO app will quickly recognise the text and fill in the transfer details for you when:

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



Standing orders

Set up a standing order so you don't have to remember about payments for electricity, gas or telephone bills, for example – we will automatically send the specified amount to the account you indicate.

How to set up a standing order?

1. Go to **Payments** → **Standing orders** and click the + icon
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 the **indefinite** option
3. Check that the details are correct and confirm the standing order using the authorisation tool. You can cancel or change your standing order at any time



Series of transfers

In the IKO app, you can order several transfers to the same recipient at the same time – you only need to enter their details 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 your Individual Tax Account or the Tax Office's Micro Account
3. Enter your ID and the amount



Foreign transfer

You can send money to a foreign account or make a transfer in a foreign currency to another bank in Poland.



Recipients

You can save your recipients and edit their details.

MOBILE PAYMENTS:



PKO Pay later

In the IKO app, you can apply to activate PKO Pay Later deferred payments. Once PKO Pay Later is activated, you can make purchases and pay for them up to 30 days later.

Where can you find this service?

- [Payments](#) → [Mobile payments](#) → [PKO Pay Later](#)
- [My Products](#) → [Finances](#) → [PKO Pay Later](#)
- on the app's home screen – if your service is active

Where do you submit your application?

[My Products](#) → [Finances](#) → [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.



Contactless payments

Pay contactlessly with your phone if you don't have your card or cash with you. All you need is:

- an active IKO app
- an Android phone with at least 4.4 version and NFC enabled
- a debit or credit card added to IKO

How to activate contactless payments?

1. Go to [Payments](#) → [Contactless payments](#)
2. Select the payment source, i.e. the card you want to use for contactless payments with your phone
3. Confirm the change. If you do not have NFC enabled, we will redirect you to your phone settings, where you can activate the feature

How to pay contactless with your phone?

- If you have NFC enabled, bring your phone close to the payment terminal and wait for the card reader signal
- If the transaction is higher than 50 PLN, confirm it with your IKO PIN in the app or your card PIN on the terminal and bring your phone close again



Kod BLIK

It is a 6-digit code that allows you to pay without using a card or cash. You can generate it by clicking on [BLIK Code](#) on the main screen of the app, if you set it up via the Daily tile:

[IKO](#) → [Daily](#) → [context menu \(3 dots\)](#) → [Customise shortcuts](#)

You can use it to pay for your purchases online or in-store and withdraw cash from an ATM without using a card. All you have to do is display the BLIK code or cheque in the IKO app and enter it on the payment terminal, website or ATM.

With BLIK, you can also make contactless payments at all payment terminals in Poland and at contactless terminals with the Mastercard logo worldwide.

You can also see the BLIK code on the app screen before logging in. Just go to **Settings → Payments → BLIK Settings → Show BLIK code before logging in.**

How to generate a BLIK code?

If you already have it on the home screen of the IKO app, click **BLIK code**. A 6-digit code will appear – enter it in the designated field. **The code is single-use 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, you will find instructions on how to set it up above.

What can you do with BLIK?



SEND A TRANSFER TO A MOBILE PHONE

You can easily make a **transfer to a mobile phone**. If you do not know the account number to which you want to send money, simply click on the icon and enter the recipient's mobile phone number. Your recipient must have a banking app and a number registered in the BLIK system.



RECEIVE A TRANSFER TO A MOBILE PHONE

All you need is an active IKO app and a phone number registered with the BLIK service.

How to receive transfers to your phone from other banks?

Mobile transfers between customers of different banks can only be made to a phone number provided/registered as an interbank transfer number in the BLIK system:

IKO → More → Settings → Payments → BLIK settings → select: Receive transfers to your mobile from other banks → select: I indicate this account number for receiving transfers to your BLIK mobile

If you want to make sure which number is provided, click on **expand full content**, then accept → Register

How to check which number is registered for interbank transfers?

IKO → More → Settings → Payments → BLIK settings → the registered phone number will be displayed under the account for mobile transfers

Remember! Your mobile transfer recipient must have an application linked to an active mobile number in the BLIK system – if they do not, we will send them a link to download the IKO application or a mobile application from other banks.



CASH WITHDRAWAL FROM AN ATM WITHOUT A CARD

Select one of the ATMs in Poland that support cardless withdrawals. All you have to do is click on: **Cash withdrawal with BLIK** and enter the BLIK code from the IKO app on the ATM keypad.



CASH DEPOSIT TO AN ATM WITHOUT A CARD

Select **Cash deposit with BLIK** on the cash deposit machine. Generate a code in the app and enter it on the cash deposit machine keypad. You can deposit money into your account or the account of another IKO user – just enter their phone number. The service is free for individual customers at PKO Bank Polski cash deposit machines.



PAYMENTS IN BRICK-AND-MORTAR STORES

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



PAYMENTS IN ONLINE STORES

Select **BLIK** as your payment method and enter the code generated in the app in the designated field.

PURCHASES WITHOUT A BLIK CODE

You can also pay for online purchases without a BLIK code – simply confirm the payment in the IKO app instead of entering the BLIK code. After paying, add the selected shop or browser to your trusted list – you can edit it in the BLIK settings in the IKO app or on the iPKO website.

PAYMENTS BY BLIK CHECK

A BLIK check has 9 digits. To redeem it, you need a password – you can set it in the iPKO website in: **Settings → IKO app → Set password**.

The cheque can only be used once. The difference between the transaction amount and the cheque will be returned to your account – you will not lose any unused money.

PURCHASES USING THE BLIK PAY LATER PAYMENT METHOD

As part of the **PKO Pay Later** service, you can pay for purchases in an online store after selecting the **BLIK Pay Later** payment method.

To do this, select the BLIK Pay Later payment method in an online store for purchases over 30 PLN. You will see a screen where you need to enter your BLIK code. You will also find the Terms and Conditions of the **BLIK Pay Later** Platform, which you can read. Enter the code from the IKO app (this way you indicate PKO Bank Polski as the financing provider) and select **Next**. Then confirm the payment in the IKO app.

PKO Bank Polski is not a credit intermediary of Polski Standard Płatności (Polish Payment Standard) – as a customer of PKO Bank Polski, you will not conclude an agreement for a credit product provided by Polski Standard Płatności when using the BLIK Pay Later payment method.

What else can you find in mobile payments?



Public transport tickets

You can purchase public transport tickets, choosing from three categories: time-limited tickets, single transfer tickets, and short-term tickets.

How to buy a ticket?

1. Click [Buy a new ticket](#)
2. Select the city, means of transport and type of ticket
3. Select the appropriate ticket and pay for it in the IKO app

Parking fees

Pay for parking quickly and conveniently. Select the city and paid parking zone in which you want to park your car. You will only pay for the time that:

- you actually use
- you set in advance – if you change your plans, we will only charge you for the time you actually use

Check out more details on our website: [Offer](#) → [Services and purchases](#) → [Paid parking zone](#)

Motorway tolls

In the IKO app, you can pay for toll motorway journeys – use automatic payments or purchase e-motorway tickets.

Check out more details on our website [Offer](#) → [Services and purchases](#) → [Paid parking zone](#)

Other operations:

Request for transfer – this is a request for a transfer to a selected person, and once they accept it, you will receive the money immediately into your account.

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

Direct debit – this is an order to transfer funds based on authorisation granted to a given entity to transfer regular payments from your account.

Mobile top-up – this is a top-up for a prepaid mobile phone in most operators' networks. You do not have to enter the phone number you want to top up each time – you can create your own list of numbers. You can set up such a list in the iPKO service.

Gift cards – select and purchase a gift card. You can choose from cards of various values for shops or platforms offering music, games, series and films.

Currency exchange – exchange currencies online, set up one-off or recurring orders and check your transaction history.



MY PRODUCTS

Here you will find: [Finances](#), [Other](#) and [My applications](#).

Finances:

Accounts

You can view 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

You can check the list of your debit and credit cards. Click on the selected card to see detailed information, including the card name, block, payment history, minimum repayment rules, card expiry date and account number for repayment.

Additionally in the Cards tab:

- activate your card and assign a PIN to it
- block your card – if you lose it, destroy it or someone steals it. You can also temporarily block your card if you think you will find it soon. However, the temporary card block does not apply to transactions that could be confirmed without authorisation, e.g. contactless payments without a PIN
- order a new card – just click on the three dots icon and select [Apply for a debit/credit card](#)
- change the card limit – just go to [My products](#) → [Cards](#) → [Select card](#) → [Limits](#)

Savings

You will see a list of your deposits, auto-saving accounts and moneyboxes. Click on one of the categories to see the details. You can also do the following at any time:

- apply for a new deposit or cancel it.
- enable auto-saving or open a moneybox to 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 credit, loan, account to be repaid, interest rate, credit period, and credit repayment schedule in a separate tab. You can also click on the + icon to apply for a new loan or credit.

Investing

You will be taken to investment funds, where you can buy products from the Polish Mint, funds, track the value of your investments, access the Brokerage Office, accounts, quotations and investing on the Warsaw Stock Exchange, and check the status of your PPK and PPE.

PKO Pay Later

You can apply to activate PKO Pay Later deferred payments. Once PKO Pay Later is activated, you can make purchases and pay for them up to 30 days later.

Other:

Tickets

You can purchase transport or parking tickets and pay for motorway tolls.

Insurance

You can view a list of your insurance policies. Click on one of them to see the details. To purchase new insurance, click on the plus icon in insurance.

Services and purchases

Entertainment, health and much more – discover services that will be useful to you every day and on special occasions.

My applications:

My applications and agreements

You will see your agreements and applications.

Instructions and certificates

You can place an instruction, e.g. to close an account, make an early partial repayment of a mortgage or block 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 can calculate your monthly instalment and apply for a cash loan even if you do not have an account with us

Cash loan – you can calculate your instalment and apply for a cash loan.

Consolidation loan – you can use the money to repay your loans and credits.

Eco-loan for solar panels – you can use the money to purchase solar panels, electric cars or heat pumps, among other things.

Revolving credit facility:

- **Granting** – you can apply for a revolving credit facility for your account
- **Changing of your limit** – you can apply to change your limit

Credit card:

- **Ordering of a new card** – you can choose the card that best suits your needs
- **Zmiana Twojego limitu** – możesz złożyć wniosek o zmianę swojego limitu.

Home and apartment insurance – you can insure your apartment, house or the items and appliances in it, e.g. audio/video equipment, household appliances, computers and furniture.

Child insurance – insure your child against accidents. The insurance covers children and young people up to the age of 20.

Third party liability and comprehensive car insurance – you can insure your vehicle.

Travel insurance – you can insure yourself for your trip. Tell us where you are going, choose the best insurance option and enjoy a safe trip in Poland, Europe and further afield.

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

Overdraft on your account – check the possibility of having additional funds at your disposal on your account. We will calculate the overdraft amount you can have on your account based on your salary payments*. The limit will be set automatically, every month after analysing your income.

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

Transport tickets – you can conveniently purchase public transport tickets and add selected tickets to your favourites. This will allow you to purchase them even faster.

Currency exchange – you can exchange currency online quickly and conveniently – make a new transaction and view your transaction history.

Card for account – select the account for which you want to order a new card. In IKO, you can set card limits, assign a PIN and change the card's image yourself.

Gift cards – select and purchase a gift card. You can choose from cards of various values for shops or platforms offering music, games, series and films.

Account for a child (0-12 years old) – you can apply to open an account for your child.

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

Savings accounts – you can open a savings account in PLN.

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

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

Savings – choose the offer that best suits your needs.

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

- you actually use
- you set in advance – if you change your plans, we will only charge you for the time you actually use

Motorway tolls – you will pay by phone for using toll motorways. You can use automatic payments or purchase e-tickets for motorways.

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

Deposit accounts – you can open a deposit account if you have a company and a business account, which will help you control your company's budget.

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

Business account – you can open a business account with us

Credit card:

- **Order a new one** – choose the card that best suits your needs
- **Change your limit** – you can apply to change your limit

Auxiliary account for businesses – you can open an auxiliary account for businesses.

Financing – you can apply for business financing.

Automarket – an online platform where you can find selected cars (new and used) with a warranty and history.

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

- you actually use
- you set in advance – if you change your plans, we will only charge you for the time you actually use

Motorway tolls – you will pay by phone for using toll motorways. You can use automatic payments or purchase e-tickets for motorways.

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

Information material

Guide prepared based on version 3.174 of the IKO application.

Detailed information about products, risks and costs, including the Table of Fees and Commissions, is available on our website and at PKO Bank Polski branches.

The Bank has made every effort to ensure that the information contained in this material is accurate 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 above information should be analysed in conjunction with the information form provided by the Bank prior to the conclusion of a consumer credit agreement.

1. Trade names

The material sent is of a marketing nature. We use trade names that correspond to the names in the list of representative services.

Explanations of these terms and details of the products and services presented, including information on the Table of Commissions and Bank Fees, can be found on the bank's website.

2. Cooperating entities

Services related to the sale of gift cards with top-up codes, motorway tolls and mobile phone top-ups are offered by PKO BP Finat Sp. z o.o.

Transport ticket sales and parking fee services in the IKO application operate in most cities in Poland and are provided by Mobile Traffic Data Sp. z o.o., the owner of the moBilet technical solution.

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

Automarket.pl is owned by PKO Leasing SA. PKO Bank Polski SA participates in the sale of the product.

3. Insurance

PKO Bank Polski SA acts as an insurance agent. Coverage is provided by PKO Towarzystwo Ubezpieczeń SA. Detailed information about insurance, including exclusions and limitations of the insurer's liability, can be found in the General Terms and Conditions of Insurance for individual insurance policies, available on our website.

4. PKO Pay Later

Detailed terms and conditions of the PKO Pay Later payment limit service can be found in the limit regulations on our website. The granting of the limit and its amount depend on your creditworthiness. The service works for payments made using the Pay with iPKO electronic banking service and after selecting the BLIK Pay Later payment method, using a BLIK code and without a BLIK code (except for payments made in automatic confirmation mode). The minimum transaction amount is 30 PLN. A transaction that you do not repay after 30 days becomes an overdue debt. We charge and collect statutory interest on overdue debt at the rate of the NBP reference rate plus 5.5 percentage points. The iPKO service and the IKO application are electronic banking services.

5. Overdraft on the account

The amount of the overdraft on the account each month is determined on the basis of the average monthly regular inflows from the last three months. The maximum overdraft amount depends on the type of account. **Regular inflows** are inflows to a savings and checking account at least once every three months, e.g. from salary, scholarship, pension, disability pension, alimony.

6. Investment products

Concluding transactions involving financial instruments may have tax consequences. For detailed information on the taxation of income from investments in specific financial instruments, the customer should consult a professional tax advisor, legal advisor or other person authorised to provide advice in this area.

Regardless of the information provided by the Bank, before entering into any transaction, the customer should make a comprehensive assessment of its risks, potential benefits and possible losses, legal conditions and consequences, accounting and tax implications of the transaction, the impact of market factors on the value of the investment and the outcome of the transaction, and independently assess whether they are able, either on their own or after consulting their advisers, to take the risk associated with the transaction.

Financial instruments and the transactions in which they are involved may not be suitable for the individual circumstances of some customers. Before entering into a transaction, the customer should take steps to fully understand the terms and conditions of the transaction and make an independent assessment of its effects and suitability in light of their own objectives and market conditions, in particular the possible risks and benefits of entering into the transaction. The final decision on whether to enter into a transaction, the investment period and the amount of funds involved is always solely up to the customer.