

NOTIFICATION ABOUT INTRODUCTION OF MAXIMUM LIMIT FOR ON-LINE TRANSACTIONS



As of 1 June 2023, a **maximum limit per transaction** commissioned on-line is introduced:

- The maximum limit is **PLN 300,000** per transaction.
- If the maximum limit is exceeded, we will inform you about it via an on-line notification, while the commissioned transaction will be confirmed and processed via telephone banking services by a telephone consultant of PKO Bank Polski.
- The maximum limit does not apply to:
 - Internal transfer instruction;
 - Early termination, additional payment or withdrawal of funds from a term deposit
 - Transactions processed with the use of payment card and mobile app to which separate daily limits are applicable.

More information about the amount of maximum limit is available here: www.pkobp.pl

Legal basis: Par. 19(1) of detailed terms of provision of electronic banking services and telephone banking services and filing declarations in PKO Bank Polski S.A.

NOTIFICATION ABOUT LIMITS FOR PAYMENT TRANSACTIONS COMMISSIONED IN THE MOBILE APP



Maximum daily limits of payment transactions in the mobile app were set, which amount to:

- 1) PLN 50,000: with respect to transfers to account;
- 2) PLN 3,000: with respect to transfers to telephone;
- 3) PLN 20,000: with respect to operations initiated with the use of a BLIK code or cheque;
- 4) PLN 20,000: for contact-less BLIK payments.

Maximum daily limits of payment transactions in the mobile app were set for persons aged 13-18, which amount to:

- 1) PLN 5,000: with respect to transfers to account;
- 2) PLN 3,000: with respect to transfers to telephone;
- 3) PLN 5,000: with respect to operations initiated with the use of a BLIK code or cheque;
- 4) PLN 5,000: for contact-less BLIK payments.

For express transfers commissioned via on-line banking, the maximum limits are specified in a separate notification.

Default daily limits were set for payment transactions in the mobile app, which amount to:

	Number of transactions	Amount of transaction
Transfer to telephone	20	PLN 3,000
Transaction in a payment terminal with the use of BLIK code/cheque	20	PLN 5,000
Disbursement from a cash machine with the use of BLIK code/cheque	20	PLN 3,000
On-line payment with the use of BLIK code/cheque	20	PLN 5,000
Transfer to account	20	PLN 5,000
BLIK contact-less payments	-	PLN 10,000
Deposit in a cash machine with the use of a BLIK code	3	PLN 5,000

Default daily limits of payment transactions in the mobile app were set for persons aged 13-18, which amount to:

	Number of transactions	Amount of transaction
Transfer to telephone	20	PLN 300.00
Transaction in a payment terminal with the use of BLIK code/cheque	20	PLN 300.00
Disbursement from a cash machine with the use of BLIK code/cheque	20	PLN 300.00
On-line payment with the use of BLIK code/cheque	20	PLN 300.00
Transfer to account	20	PLN 500.00
BLIK contact-less payments	-	PLN 500.00
Deposit in a cash machine with the use of a BLIK code	3	PLN 500.00

Remember: You can change your limits at any moment; however, they cannot be higher than the maximum limits,

The limits specified in the notification apply as of 1 June 2023, with the exception of the maximum limit of PLN 50,000 for transfers to account, which is applicable as of 1 January 2024.

More information about transaction limits can be found here: www.pkobp.pl

Legal basis: Par. 19(1) and Section 3(1) and (2) of detailed terms of provision of electronic banking services and telephone banking services and filing declarations in PKO Bank Polski S.A.