



Bank Polski

iPKO electronic
banking services guide

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ABOUT iPKO

iPKO are electronic banking services offered by PKO Bank Polski to individual Clients and small and medium-sized enterprises. With iPKO, you can conveniently manage your accounts via the Internet and telephone. You can manage your funds 24 hours a day, 7 days a week, from anywhere in the world. In addition, you can conveniently pay for purchases on the Internet or top-up a mobile phone. You have also unlimited access to the account in PKO BP Bankowe Powszechne Towarzystwo Emerytalne, buy shares in PKO investment funds or buy insurance. With iPKO you save time and money. The fees for banking operations done through electronic channels are often much lower than the fees for the same operations done in the Bank's branches.

The key features of the service have been designed to be the most intuitive. The homepage presents the most commonly searched information and frequently executed instructions, new features, enabling personalization of iPKO, e.g. giving own names to the accounts, deposits and loans, or adding graphics or photos for recipients of transfers.

[More information about iPKO](#)

ENABLING iPKO

FIRST ACCOUNT

iPKO electronic banking services are available to all individual Clients holding accounts or other products supported by iPKO (e.g. credit cards) or a business account, including to those who open or move an account to the Bank. If you are not yet using iPKO electronic banking services, go to any branch of PKO Bank Polski, where a Bank employee will enable iPKO services.

If you received the agreement to open a current account by a courier, you can enable iPKO electronic banking services by yourself immediately after signing the agreement.

At the time of conclusion of the agreement you will receive a unique Client number by which you will be identified in the Bank's web, mobile and telephone iPKO services. You can replace your Client number at any time in iPKO with your own login, with which you will log on to the web and mobile iPKO services. The authorised users of a bank account do not have to sign an agreement with the Bank to receive their Client number from the Bank; your instruction as the holder (or co-holder) of the account is enough.

To authorize instructions for the accounts when using services iPKO, you will receive:

- SMS codes or TAN card – if you enable iPKO services in the branch. The first TAN card is activated in the branch by an employee of the Bank or by contacting iPKO consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider's rate), SMS codes – if you open an account for individual clients, and the agreement is sent by a courier,
- SMS codes or TAN card – if you open a current account or an account for small and medium-sized enterprises, and the agreement is sent by a courier.

At the branch you can authorize other people to use iPKO services and set their **access levels**. You can make such instructions during any visit to the branch of PKO Bank Polski.

You will get access to iPKO services without the need to sign a separate agreement for the provision of electronic services.

SUBSEQUENT ACCOUNTS

When taking out a loan or opening a term deposit under a current account agreement for individual Clients or under a business account agreement, you automatically get access to these products through iPKO.

If you decide to enable iPKO services for another current account for individual Clients or for another business account, go to the branch and make an appropriate instruction.

If you already have access via iPKO services to the current account for individual Clients and you open a business account and also want to have access to it via iPKO – you just need to sign a business account agreement.

Information about enabling iPKO

FIRST STEPS

When you sign the current account agreement at a branch, together with this “Guide to iPKO electronic banking services” you will get:

- an individual eight-digit Client number,
- an envelope with first login password for electronic access,
- an authorization tool: SMS codes or TAN card* for confirmation (authorization) of instructions made through electronic channels (transfers, defining standing orders, changing mailing address, etc.).

If the current account agreement was delivered by a courier and signed by you in his presence, you do not have to wait for activation of iPKO services. Immediately after signing the agreement you can activate and use iPKO. SMS codes for confirmation of instructions made through electronic channels are also active. In addition to the “Guide”, you will receive:

- an individual eight-digit Client number,
- an envelope with first login password for electronic access,
- a debit card issued to the account.

Information about iPKO services can be found at www.pkobp.pl/ipko or by clicking “iPKO – Electronic Banking” in the menu at www.pkobp.pl. In case of any doubts or problems with logging in to iPKO contact your iPKO consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider’s rate) or via e-mail: informacje@pkobp.pl

* You can read about other authorization tools, in addition to SMS code and TAN card, in the chapter “AUTHORISATION OF OPERATIONS”.

Information about first steps with iPKO

FIRST LOGIN TO iPKO

	WEBSITE	MOBILE WEBSITE	PHONE SERVICE
1.	Launch your web browser, enter the following address: www.pkobp.pl and click "Zaloguj się" (Sign In button) and select the service you want to log in to.	Launch your mobile web browser, enter the following address: m.ipko.pl	Call one of the numbers: 801 307 307 and 801 3PKOBP or +48 81 535 60 60 (charged according to service provider's rate). You will be connected to the automatic telephone service.
2.	Enter the Client number.		Enter the Client number.
3.	Enter the password for the first login received with the agreement.		Enter the password for the first login received with the agreement. If you do not have or do not remember your password, wait to be connected with an iPKO consultant and prepare a tool to authorise instructions.
4.	<p>Change the first log on password to your own Internet/mobile password. The password should consist of a minimum of 8 and a maximum of 16 alphanumeric characters (numbers and/or letters, and special characters '!@#\$\$%^&*()_+={} :;.,<>?').</p> <p>The password cannot contain any Polish letters (e.g. "ł", "ś") and may not be the same as the login ID.</p> <p>Note! The system distinguishes between upper and lower case, it means that "xyz123" is not the same password as "XYZ123".</p>		<p>Change the first log on password to your own password.</p> <p>The telephone password should contain a minimum of 6 and a maximum of 8 digits.</p>
5.	If you signed the account agreement in the presence of a courier, you will need to enter PIN for your debit card on the website		

Passwords entered into form fields are not disclosed, i.e. they appear as stars or dots.

First login password is used to activate all channels: web, mobile and telephone. Save it until first logging in each of them. **Remember that if you change the web password it also changes for the mobile service.** If you lose the first login password, please contact your iPKO consultant to get a new password. To do so you will need to use a one-time code.

Information about first time login to iPKO

MEANS OF ACCESS TO THE ACCOUNT

WEBSITE

The website is the most convenient way to manage your account. You can use it at any time wherever you have Internet access. The website service is available when you click "Zaloguj się" (Sign In) at www.pkobp.pl. You can enter the login page directly by typing iPKO address <https://www.ipko.pl/>.

Information about your computer settings and safe use of the website are in the chapter “Security”.

Logging into the service requires entering the Client number or login ID and password. If you are using a token (if it has been defined that the tool is to generate passwords to increase security) you also need the password from the token. After positive identification you will be redirected to the main page. Simple and intuitive menu will tell you what steps to take to make operations on the accounts or to find the information you need. On pages where you need to enter data into forms, you can find help texts that will clarify any doubts. The rest of the “Guide to iPKO electronic banking services” provides information on how to perform operations using the website.

After 10 minutes of idle time (e.g. without going to another page, clicking an icon), you will be automatically logged out of the website and you will need to re-login.

Information about access to the account via iPKO

MOBILE WEBSITE

The mobile website allows you to make some operations via a mobile phone. You can log in to the mobile iPKO by going to m.ipko.pl or by clicking the link to mobile iPKO at www.pkobp.pl on your mobile phone.

In order to log in you need to enter the Client number or your login ID and password.

After positive identification you enter the site where you can easily go to the section displaying information about accounts and transactions and make orders without the need to use authorization tools.

The password for the website and the mobile service is the same. First login can be done at any one of them; you will be asked to change your first login password to your own password.

The new password will be valid for both the website and mobile services.

Information about access to the account via a mobile iPKO service

TELEPHONE SERVICE

The telephone service allows you to perform certain operations unaided using phone keyboard or with assistance of a consultant, who will accept orders and provide the necessary information.

Telephone numbers for iPKO telephone service:
801 307 307, 801 3PKOBP and +48 81 535 60 60

(charged according to service provider's rate)

Information about iPKO telephone service

AUTOMATIC TELEPHONE SERVICE

By calling to one of the numbers of iPKO telephone service, you will be connected to the automatic telephone service. You will be asked to enter the Client number and telephone password. After successful login you will have access to your accounts. If you have forgotten your password, prepare your authorization tools and wait to be connected with the consultant.

Navigating the automated telephone service is very simple. Just listen to the information about the function and the number at which it is available and press the indicated key on the telephone to use it.

Main menu of the automatic service:

1. Saldo i historia rachunku (Balance and account history)
2. Lokaty (Term deposits) *
3. Kredyty (Loans) *
4. Zachęta do skorzystania z nowych możliwości – obecnie płatności mobilne (Incentive to use new opportunities – currently mobile payments)
5. Doładowanie telefonu (Phone top-up)
6. Aktywacja karty kodów (Activation of TAN card) *
7. Zmiana telefonicznego hasła (Change of phone password)
8. Powrót do poprzedniego menu (Back to previous menu)
9. Powrót do głównego menu (Back to main menu)
0. Połączenie z konsultantem (Connection with a consultant)

*Options 2 and 3 are only available if you have such products.

Option 6 is available if you are using the current authorization tool - TAN card.

The functions assigned to numbers 8, 9 and 0 are available throughout the automatic telephone service.

If you have multiple accounts that you manage with iPKO services, they will be distinguished by entering 6 (six) last digits of the account number using the telephone keyboard.

When using the automatic telephone service it will often be necessary to press the “hash” key - #, which normally is located under the number “9” on the keyboard.

You can use the telephone service only with a tone dialling phone (DTMF). New type phones have the touch-tone function built-in. If the telephone exchange to which your landline is connected requires pulse dialling, switch to the tone dial once connected.

Information about the iPKO automatic telephone service

TELEPHONE SERVICE CONSULTANT

By calling one of the numbers of iPKO telephone service, you will be connected to the automatic telephone service. You will be asked to enter the Client number and telephone password. After successful login you will have access to your accounts. You can use the functions described above or – **by selecting the number “0” – connect with the consultant.** For safety reasons, at the beginning of each call the consultant will ask you few questions about your personal or contact details.

The consultant can give you the information you need, but can also accept instructions to transfer funds, open term deposits, etc. Most instructions will require confirmation with a one-time code from the authorization tool. The consultant will tell you to provide a one-time code if it is necessary. Only a valid code that you enter will allow executing the instruction.

Information about using iPKO telephone service

AUTHORISATION OF OPERATIONS

Using iPKO electronic banking services, you can choose any tool for authorization:

- TAN card,
- token,
- SMS codes.

At any time, you can change the authorization tool on the website or with the help of a telephone service consultant.

On the website, the one-time code can be presented in graphical form. This is an additional security for your operations. In order to properly read the code you must configure the browser to download images.

If you are using **Internet Explorer**, please follow these instructions:

“Tools” -> “Internet Options” -> “Advanced” -> “Show images”

If you are using **Firefox**, follow these instructions:

“Tools” -> “Internet Options” -> “View” -> “Load Images”

If you use **Chrome**, follow these instructions:

Settings> Show advanced settings> content settings> Images (Show all images (recommended))

If you use **Opera**, follow these instructions:

Settings> Preferences> websites > images (display images)

Information on how to authorize instructions in iPKO

TAN CARD

Transaction authentication number is used to authorize operations on the account (e.g. transfer orders, opening term deposits, mailing data changes, defining standing payments or orders, payments for purchases on the internet, etc.), made via the web or phone service.

The card contains consecutively numbered one-time six-digit codes covered with a special protective layer.

	1	2	3	4	5	6	7	8	9	10
1	11	21	31	41						
2	12	22	32	42						
3	13	23	33	43						
4	14	24	34	44						
5	15	25	35	45						
6	16	26	36	46						
7	17	27	37	47						
8	18	28	38	48						
9	19	29	39	49						
10	20	30	40	50						

When you use the web or telephone service to perform operation that requires authentication, you will see a message, e.g. “Enter one-time code No. 03”. Scratch off the protective layer for the box beside the specified number and then enter the six-digit code. When making instructions through telephone service consultant you will need to provide a one-time code. Read the one-time code number when asked by the consultant. Once used, the code cannot be used again.

If incorrect code from TAN card is entered three times, this authorization tool will be blocked.

The first TAN card is activated in the branch by an employee of the Bank or by contacting iPKO consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider’s rate). Each subsequent card requires activation via the web or phone service. A fee will be charged in accordance with the Schedule of fees and charges for certain instructions confirmed by a code from the TAN card.

TAN card can be activated:

- at iPKO web service, “Ustawienia” (Settings) -> “Autoryzacja” (Authentication) -> “Karta kodów” (TAN Card) -> “Aktywuj” (Activate); by entering a code from a new, inactive card and using the indicated code from the current authorization tool,

- via automatic telephone service (choose “6” in the main menu) by entering the first code from the new inactive card and using the indicated code from the current authorization tool,
- through a consultant, after successful login to the telephone service.

Always leave one code hidden.

After activating the new card, the old one becomes useless, so it is best to use as much codes for the old card before activating the new one. The last unused code on the card is used only to activate the new card. The new card can also be activated by the telephone service consultant.

All information about TAN cards you currently have can be found on the website in “Ustawienia” (Settings) -> “Autoryzacja (Authentication) -> “Karta kodów” (Card Code)
You can also order, activate or deactivate the TAN card.

Use of TAN codes is controlled by the Bank, so before you run out of codes on your active card, you will be sent a new inactive card. At any time, you can also order a new card yourself via the website or with the help of the telephone service consultant. You can check all placed TAN cards orders at the website, section “Ustawienia” (Settings) -> “Autoryzacja (Authentication) -> “Karta kodów” (Card Code).

If you lose your TAN card or find that an unauthorized person had access to it (both the card you are using and the still inactive card), block it immediately. You can do it on the website or with the help of a telephone service consultant. Remember, blocked card cannot be re-activated.

Remember! Logging in to iPKO does not require a one-time code. The Bank will also never ask you to give several one-time codes at the same time. (The exception is only the need to use two codes during activation or change of authorization tools)

WHERE	WEBSITE	MOBILE WEBSITE	TELEPHONE SERVICE CONSULTANT	AUTOMATIC TELEPHONE SERVICE
Order new TAN card	•	-	•	-
Activate new TAN card	•	-	•	•
Block TAN card	•	-	•	-

Information about TAN card in iPKO

TOKEN

iPKO token is a special application for mobile phones. It generates free one-time codes** for authorization of operations made via the web or phone service. The token can also enhance the security of logging in to iPKO web service. When you change to a token as an authorization tool, you specify whether the token, in addition to generating one-time codes, will also generate passwords to increase security for logging in.

If you use a token, which additionally generates passwords to increase security of logging in, you will be asked to complete an additional field: "Hasło z tokena" (Token password).

Each password generated by the token is unique and associated with only one instruction. In addition, access to the application is protected with a personal PIN, which is known only to you. You will receive the initial PIN code from the Bank by SMS after placing an order for the token. You will change the initial PIN to your own when you first enable the token. Token iPKO does not verify the correctness of entered PIN. If you enter an incorrect PIN, the application will generate incorrect codes or passwords. Then logging in to the website and authorization of operations will not be possible.

Entering the wrong token code or password three times blocks the token.

At any time, you can change the authorization tool you currently use to a token. Just remember that such change requires providing the current mobile phone number. You can update your phone numbers by contacting a telephone service consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider's rate) or at a branch of PKO Bank Polski.

Downloading Token iPKO requires enabling mobile data traffic or access to WIFI. It is also necessary to configure settings for the Internet or GPRS.

**The only cost you bear is the fee charged in accordance with service provider's rate for internet connection when downloading Token iPKO to your phone, and when you first run the application and change the PIN.

Using Token iPKO

When you launch the application, you will see a splash screen, then the main menu, and the options to choose from: "Hasło" (Password), "Kod" (Code) and "Info". Starting the application does not require a PIN confirmation.

By selecting "Info" you will get information on the version of the application. After selecting the "Hasło" (Password) or "Kod" (Code), the system will ask you to enter your individual PIN for Token iPKO. After entering your PIN you will receive the requested information: 8-digit password for logging in to the web and telephone service or 8-digit code needed to authorize operations.

You will be asked to enter the PIN every time if it has been more than two minutes since the last use of the "Kod" (Code) or "Hasło" (Password) function.

Information about your tokens can be found on the web service in the "Ustawienia" (Settings) -> "Autoryzacja" (Authentication) -> "Token iPKO" (iPKO token) Here you can also order, activate, deactivate or delete tokens.

If you lose your mobile phone with Token iPKO app, contact your consultant as soon as possible to lock the app and change your authorization tool.

WHERE	WEBSITE	MOBILE WEBSITE	TELEPHONE SERVICE CONSULTANT	AUTOMATIC TELEPHONE SERVICE
Order	•	-	•	-
Activate	•	-	•	-
Block	•	-	•	-
Delete	•	-	•	-
Unblock	-	-	•	-

Information about the token in iPKO

SMS CODES

If the agreement to open a current account was delivered by courier and signed in his presence, your authorization tool for operations in the account are the SMS codes.

One-time SMS codes are sent to the mobile phone and are used to authorize operations made via web or phone service.

At any time, you can change the authorization tool you currently use to SMS codes. Just remember that such change requires providing the current mobile phone number. You can update your phone numbers by contacting a telephone service consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider's rate) or at a branch of PKO Bank Polski.

Codes sent via SMS consist of 6 digits. Authorization of operations with SMS codes involves typing a code for a specific operation at the website or giving it to the consultant.

If incorrect SMS code is entered three times, this authorization tool will be blocked. The tool can be unblocked by an iPKO telephone service consultant.

WHERE	WEBSITE	MOBILE WEBSITE	TELEPHONE SERVICE CONSULTANT	AUTOMATIC TELEPHONE SERVICE
Block	•	-	•	-
Unblock	-	-	•	-

Information about SMS codes in iPKO

CHANGE OF AUTHORIZATION TOOL

Using iPKO electronic banking services, you can change the tool for authorization at any time:

- in iPKO web service under “Ustawienia” (Settings) > “Autoryzacja” (Authorization) > „Zmień narzędzie autoryzacyjne” (Change authorization tool)
- or with the help of a telephone service consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider’s rate).

Change of the authorization tool is not associated with additional fees.

During activation or change of the authorization tool you will need to enter two one-time codes.

The system will ask you for the code from the current authorization tool (TAN card, SMS or token) and the code from the tools you will activate.

WHERE	WEBSITE	MOBILE WEBSITE	TELEPHONE SERVICE CONSULTANT	AUTOMATIC TELEPHONE SERVICE
Change of authorization tool	•	-	•	-

Information about authorization tools in iPKO

ACCESS MANAGEMENT

AUTHORIZED PERSONS

At any time, you may appoint persons authorized to use the account via iPKO electronic channels. Enabling iPKO services for authorized persons is done by giving each of them individual rights. To do so, you need to come to the branch holding the account with persons you want to authorize. Fill out the permission form indicating accounts you want to give access to and specify the level of access.

If the authorized person is not yet using iPKO services, he/she shall be given a Client number, the first login password and own authorization tool: SMS codes or TAN card. The authorized person may come to the branch at a different time than the owner of the account, but only after the owner submits a form giving access permissions. If the authorized person is also a client of the Bank and is already using iPKO services for his/her own account and has a Client number, he/she does not have to come to the branch. In this case, the account holder only needs to submit the form give permissions to that person.

Because it is impossible to appoint authorized persons for an account of a minor, the legal representative (guardian) is automatically given access to the account of a minor under the age of 18 years.*

* does not apply to accounts opened before 13 March 2011

Information about authorization of persons in iPKO

ACCESS LEVELS

When you activate iPKO service at the branch, you specify the access level for yourself and for authorized persons. Access levels are additional security for funds in the accounts and facilitate managing business accounts. The holder or co-holder of the account may in fact provide limited access to the account for workers who make transfers to regular customers of the business or a residential community, as authorized persons for the account. The holder may also establish different levels of access to the accounts in different access channels.

Each holder of a joint account may have a different level of access.

Information about access levels in iPKO

DAILY LIMIT

You can define the daily limit at any time of using iPKO services; the amount limit is valid for all electronic access channels. The limit is an additional security for funds in your account. It limits the amount of all operations you may perform in one day on the account via the web, mobile and telephone services. This means that the limit is common to all access channels.

The daily limit does not apply to transfers between the account (current account for individual Clients and a business account) and term deposits or a currency account assigned to it.

Limits may be different for each holder of the joint account (each determines its own) and for each authorized person (determined by the holder or co-holder). The limit can be assigned, changed or completely cancelled at any time. To do this, call a telephone service consultant.

Information about the current daily limit and the remaining amount can be found on each page of the web service where the account number is displayed, in the mobile service or via a telephone service consultant.

Transfers with future dates lower the limit on the day of the order, and not on the date of the operation. The fee charged by the Bank for the order does not reduce the limit. The amount of the limit is expressed in the currency of the account.

Daily limits cause some restrictions in the use of standing orders.

For more information, see section on standing orders in iPKO

Information about daily limits in iPKO

BLOCKING ACCESS TO WEB, MOBILE AND TELEPHONE SERVICES

Blocking access to the web, mobile and telephone services means that it will be impossible to log in and perform operations. You can block access to the service:

- by yourself
 - on the website by selecting block or
 - through an iPKO consultant
- by entering incorrect access password three times.

If you choose to block access to the service which is being used, you will be automatically logged out of the system.

To unlock access to the service, call the iPKO consultant.

After identification, the consultant will let you enter a new password.

	WEBSITE	MOBILE WEBSITE	TELEPHONE SERVICE CONSULTANT	AUTOMATIC TELEPHONE SERVICE
Block access to web/ mobile service	•	-	•	-
Block access to telephone service	•	-	•	-

Information about blocking access to iPKO service

CHANGE OF PASSWORD

You can change the password to the services at any time. It is good to do it especially if you suspect that someone unauthorized may know it. Passwords can be changed to new ones according to the following rules:

SERVICE	LENGTH	CHARACTERS
Web/mobile password	From 8 to 16 characters	<p>Must contain letters and numbers and may contain special characters !@#\$%^&*()_+={} :;.,<>?.</p> <p>The password cannot contain Polish letters (e.g. "ł", "ś") and cannot be the same as the login ID.</p> <p>In addition, when you change the password for iPKO web service, its strength will be examined.</p> <p>Note! The system distinguishes between upper and lower case, it means that "xyz123" is not the same password as "XYZ123".</p> <p>New web password will also be valid in the mobile service.</p>
Telephone password	From 6 to 8 digits	<p>May contain only digits.</p> <p>The password for the service can be changed only in that service.</p>

Changing the password does not require a one-time confirmation code.

In case you forget or lose the password, call the consultant at 801 307 307, 801 3PKOBP or +48 81 535 60 60 (charged according to service provider's rate). The consultant, after verifying the Client number and asking additional questions, will give you a new password. The new web password needs to be changed at the next login. You can get assistance in any branch of PKO Bank Polski, where an employee of the Bank will give you an envelope with a new first login password. You should change this password at the next login. If you forget your Client number – visit any branch of PKO Bank Polski.

Information about changing the password to iPKO

SECURITY

Allowing access to accounts through electronic services, we attach utmost importance to the security of instructions made. We use the best practices and security systems.

PASSWORD AND CLIENT NUMBER

Password

The password and the Client number can identify you as a client of PKO Bank Polski. Never share your password and Client number with third parties and do not enter it on unencrypted pages (i.e. those without a security certificate. The certificate can be checked by clicking the “padlock” icon). Entering a wrong password three times blocks access to the service where it was used.

At any time, you can change the password to a new one, just log in to the web or telephone service, and then enter your old password and enter a new one twice. In addition, when you change the password for iPKO web service, its strength will be examined.

Remember! The password should be unique and difficult to guess for others. When creating a web/mobile password, make sure to use uppercase and lowercase letters, numbers and special characters: `!@#\$\$%^&* () _+ -= {} [] ; ' , < > ?`. The password cannot contain Polish letters (e.g. “ł”, “ś”).

If you are using iPKO Token you can decide whether logging in to the web service should be strengthened by the need to complete an additional field: “Hasło z tokena” (Token password).

Client Number

First login to iPKO web service is done by using an individual 8-digit Client number obtained at a branch or delivered by courier. At any time you can change this number to your own login, which will make it easier for you to log in to the website.

Login management is available in iPKO service under “Ustawienia” (Settings) > “Kanały dostępu” (Access channels).

Your new login:

- should contain from 8 to 50 characters, including at least one letter,
- may consist of letters, digits and special characters `!@#\$\$%^&* () _+ -= {} [] ; ' , < > ?`; must not contain Polish characters, e.g. “ł”, “ś”, etc.;
- must be unique (the system will tell you if the Bank database already has the login you entered)
- must be different from your login password.

Also, remember that:

- the system does not distinguish between uppercase and lowercase letters for login IDs, so “login” means the same as “LOGIN”
- with the given login you log on to web and mobile iPKO services,
- after login is set, you can log in to your account using the login or your 8-digit Client number,
- at any time you can change the defined login to another or delete it and log in to the service only with your 8-digit Client number received in branch of PKO Bank Polski or delivered by courier.

Change of the login to your own login needs to be confirmed with a one-time code from the authorization tool.

Information about passwords and Client number in iPKO**SECURE TLS CONNECTION**

After logging in to the web service all orders are automatically secured by TLS protocol (Transport Layer Security), using a key length of 256 bits. TLS is a global standard for the transmission of data between computers on the Internet.

Information about TLS secure connection in iPKO**SECURITY CERTIFICATE**

Security certificate confirms the correctness of encrypted connection. Data on the certificate are available in the browser, usually in the “File” menu, under “Properties”. After selecting “Certificates” check both the “General” and “Certification Path”.

In newer versions of browsers, it is faster and easier to get the certificate data by double-clicking the encrypted connection icon, which appears near the browser address bar (padlock icon). When you click the padlock icon you will see the details of the certificate, and you can find that it has been issued for www.ipko.pl. You can also find that the certificate was purchased by PKO Bank Polski SA.,

If you are using Windows operating system, make sure you have the latest updates for the system. Information and updates can be found at www.windowsupdate.com.

Information about the security certificate in iPKO**BROWSER SETTINGS**

It is recommended to use the latest versions of browsers, e.g. Firefox, Opera, Google Chrome, Microsoft Internet Explorer, and update them regularly. Using the old version is dangerous. The browser must support 256-bit data encryption protocol.

How to check the version of the browser?

You can find the information about the version of your browser and the encryption protocol by going to menu option “Help”, and then depending on the browser: “Internet Explorer – information”, “About Mozilla Firefox”, “Google Chrome Information” or “About Opera”.

Information about browser settings in iPKO

AUTHORIZATION TOOLS

TAN card

The card contains consecutively numbered one-time six-digit codes covered with a special protective layer. One-time codes are used to authorize operations made via web or phone service.

SMS codes

One-time authorization codes with details of the operation are sent via SMS to the mobile phone and are used to authorize operations made via web or phone service.

iPKO Token

It is an app you install on your mobile phone, through which you can generate passwords to strengthen logging in to iPKO service and one-time authorization codes for operations made via the web or phone service.

Information about authorization tools in iPKO

OTHER SECURITY MEASURES

Daily limit

You can define your own daily limit to prevent orders that exceed a certain total amount. More about the limit in section "Daily limit".

Access levels

In the case of appointing authorized persons, each of them can be given appropriate access permissions to the account: **passive, limited or full**.

Recording conversations

All telephone conversations with telephone service consultants are recorded. The recording is evidence of placing an order.

To fully secure your instructions follow a few simple rules:

- Never give your Client number or login, passwords and authorization tools to third parties.
- Do not write down your passwords.
- Do not keep passwords and authorization tools in places where someone could find them easily.
- Make sure the connection is encrypted by checking the website address in the browser, it should be as follows: <https://www.ipko.pl/> and a padlock icon should appear on the browser's address bar. Click the padlock and validate the certificate.
- Try to use your own computer when logging in to electronic banking services, not a computer at an internet cafe or other public place. We recommend that you do not use e-banking from publicly available WiFi networks.
- Remember that logging in to iPKO service does not require a one-time code. The Bank will also never ask you to give several one-time codes at the same time. The exception is only the need to use two codes during activation or change of authorization tools.

Information about other security in iPKO

iPKO SERVICES

With iPKO services you can easily check the basic data on existing accounts and make specific operations on the accounts.

ACCOUNT INFORMATION, BALANCE AND ACCOUNT HISTORY

With iPKO services you can easily check the basic data on existing accounts. In the web or mobile service simply click on the account name in the list of accounts, and in the automated telephone service – choose 1 in the main menu. In new iPKO you can enter your own account name or rename it.

iPKO allows you to quickly check the account history. Each order is presented in detail and contains data on recipient, client, type, date, amount and currency. Operations presented in the history of the account on the website can be filtered by types, dates and amounts, e.g. if you want to get a list of all outgoing transfers, select appropriate item from the list of “opcje zaawansowane” (advanced options). On the website you can download the electronic version of the statement of account. You can also easily opt-out of receiving paper statements by mail.

Information about the balance and account history in iPKO

SMS NOTIFICATIONS

SMS notification service enables you to keep up with all the events in your account! Just select the type of events you want to be notified about (e.g. transfers, loans and deposits), the range of hours to send notifications and a manner of settlement (subscription or fee for a single SMS).

Information about SMS Notifications in iPKO

ODBIORCY (RECIPIENTS)

This is an “Address Book” where you can keep the basic data of recipients to whom you make transfers most often. In iPKO you can create “ZUS” (Social Insurance Institution) and “US” (Tax Office) recipients, to whom you frequently make transfers.

When you create or modify a recipient in iPKO, you can choose whether the transfer to the designated recipient should require the use of authorization code or not. You can also add a picture or graphic that identifies the recipient.

Information about recipients in iPKO

TRANSACTIONS IN ACCOUNTS

In iPKO you can make transfers both to the accounts at PKO Bank Polski and at other banks. Below you will find information about where and how to perform desired operations.

Information about transactions in iPKO

Przelew na rachunek własny (Transfer between own accounts)

If you have several accounts available in iPKO, all will appear on the computer screen. You can make a quick transfer of funds between them. A transfer between own accounts does not require a one-time confirmation code.

Information on transfers between own accounts in iPKO

Przelew jednorazowy (One-time transfer)

If you want to make a transfer to a person or company with whom you frequently settle accounts, use a one-time transfer. Transfer can be done to the account or a phone number, as well as to a card.

Information on one-time transfers in iPKO

Paczki przelewów (Transfer packages)

In iPKO you can make transfers in packages. Transfer packages are used to make multiple transfers simultaneously. Transfer packages are especially convenient for payments made periodically (e.g. payments for rent, gas, electricity, phone, etc.). The package requires confirmation with one-time authorization code.

Information on transfer packages in iPKO

IKO mobile payments

Mobile payments in PKO Bank Polski allow you to live comfortably without a wallet. Your payments can be made with IKO app, without having to carry around cash or card. IKO app allows you to make fast and secure mobile payments. With IKO you can pay with your phone at thousands of retail outlets and withdraw money in the country's largest ATM network. You can also use it for online purchases and transfer money to friends, knowing only their phone number.



Information about IKO mobile payments

Zlecenia stałe (Standing orders)

Standing order is a convenient way of making periodical payments of fixed amounts, e.g. monthly subscription fee for the Internet or cable TV.

Defining a standing order requires only filling the appropriate form (on the website or with the help of a telephone service consultant).

In iPKO you cannot modify standing orders submitted at branches of PKO Bank Polski for payment of invoices sent directly to the Bank. In this case, it is possible only to view the details of your order.

Information about standing orders in iPKO

Zlecenia zmienne (Flexible orders)

Flexible order is a convenient way of paying your bills, offered by the iPKO online service, where the amount or payment deadline change, for example phone bills, power or gas bills. You will not need to remember about payment deadlines, because your Bank will remember about it for you. The order will be automatically effected by the given deadline or after your confirmation.

Information about flexible orders at the iPKO website

Polecenia zapłaty (Direct debits)

Direct debit is your permission to transfer periodic fees from your account. You give it to a supplier of the service. However, access to your account is strictly controlled. At all times, you decide whether funds will be transferred to the company. In case of doubt, contact your iPKO consultant to take back transferred funds.

iPKO allows you to view direct debits set for the account, and to cancel single direct debit.

Information about direct debits in iPKO

Western Union

Quick Western Union money transfers in the country and abroad can now be also performed in iPKO. Funds will be available already just a few minutes after transfer, without the need for a bank account.

Information about Western Union in iPKO

Invoobill

Invoobill is a modern payment service for bills and invoices. It allows you to send bills or invoices directly to your iPKO service and making payments with one click, without filling out additional forms.

The service can only be activated by one person who has full permissions to the account. Invoobill can be accepted or rejected by anyone who has active permissions (at least at the limited level) to the account (e.g. authorized person).

Information about Invoobill in iPKO

Przelew do ZUS (Transfers to Social Insurance Institution)

Transfers to the Social Insurance Institution are made on special forms. They require providing additional data specific to settlements with the Social Insurance Institution (e.g. type of insurance premium, type of payment).

Information on transfers to SII in iPKO

Płatności z Platformy Usług Elektronicznych ZUS (Payments at the SII Platform for Electronic Services).

PKO Bank Polski is the first bank to allow payments from the SII Platform for Electronic Services. SII Platform for Electronic Services is a suite of advanced services over the Internet. With this convenient form of contact with the SII you can settle most matters related to social insurance without leaving home.

Information on payments from SII Platform for Electronic Services in iPKO

Przelew do US (Transfers to the Tax Office)

Transfers to the Tax Office or other tax authority can be performed only through a special form. It requires adding few additional data specific to the settlement of accounts with the Tax Office (e.g. ID and type of liability).

Information on transfers to the Tax Office in iPKO

Dewizowe polecenie wypłaty (Foreign exchange payment order)

If you want to make a transfer abroad, use a foreign exchange payment order. Simply log in to the website and go to "Transakcje" (Transactions) and then select "Przelewy" (Transfers) and "Dewizowe polecenie wypłaty" (Foreign exchange payment order).

You can make it only through a special form in which you specify details of the transfer: account of the recipient, the recipient's bank code, name, address and the country, amount, currency, the party covering the cost of order, transfer title and the date of its execution (current or future).

Information on foreign exchange payment order in iPKO

LOKATY (TERM DEPOSITS)

iPKO services allow for opening term deposits available in PKO Bank Polski. Simply log in to iPKO and select "Lokaty" (Deposits) and "Nowa lokata" (New deposit) – then fill out the form. Deposit may also be opened by phone with the help of a telephone service consultant.

Existing deposits can be cancelled at any time or modified with regard to the following areas:

- managing interest,
- managing funds after the expiration of the deposit (whether the deposit should be automatically renewed or not).

Information about term deposits in iPKO

KREDYTY (LOANS)

If you have a loan with PKO Bank Polski, e.g. housing or cash loan, in iPKO you can easily check all the important details of your loan account. Additionally, you can view the loan schedule.

With iPKO you can also apply for a loan. Bank employee will inform you of the loan decision.

Information on loans in iPKO

Raport BIK (Reports of the Credit Information Bureau)

You can order Credit Information Bureau reports directly in iPKO. You select whether you want to receive the report in electronic version, which we deliver automatically to the tab "Raport BIK" (CIB Reports) in iPKO after purchase, or in hard copy, which we deliver by post to the address specified on the website. You can order Report Plus and Report Plus with information about your scoring. Both reports are available in three versions: Polish, English, and Polish and English.

Information about the Credit Information Bureau reports in iPKO

KARTY (CARD MANAGEMENT)

iPKO contains information about debit cards, credit cards and selected charge cards.

You can always check the cards issued to your account, limits at each card and their expiration dates and names of cardholders.

You can easily:

- assign or change PIN number for your card (applies to new cards with a microprocessor)
- change limits,
- change the address for correspondence,
- cancel the card and order a new one,
- order cards in a form other than traditional (proximity stickers, contactless modules)
- make an order to issue a card with selected image (if your card is provided with such an option)
- manage linked accounts (applies to debit cards issued to foreign currency accounts).

Information about managing cards in iPKO

PKO JUNIOR

If you have a child under the age of 13, you can open PKO Child Account at www.junior.pkobp.pl

It is the only Polish bank account managed through the transaction service, specially designed for children of this age. The product and the service make it easy to introduce your child to the world of finance.

PKO Junior allows your child to:

- securely initiate transfers and mobile top-ups authorized by a parent,
- establishing virtual piggy banks to learn about saving,

- gaining badges for saving,
- interaction with a parent in activities enabled in the transaction service,
- personalization of the appearance of the transaction service according to your own taste and preferences.

PKO Junior is linked with parent's iPKO service and will be visible in iPKO only when you use PKO Junior.

iPKO service allows the parent to:

- **control the finances of the child** due to the need to authorize all transfers and mobile top-ups initiated by the child, plus the **ability to block access to the "Przelewy" (Transfers) tab**. After logging in to iPKO you will see information about activities initiated by the child awaiting execution,
- **making challenges and giving awards for completing them** (financial and non-financial) – the parent can use the Bank directory of challenges for developing specific skills. The list presents new challenges and those already completed. In addition, the parent can activate and verify the challenges for a child, and even add own challenges, perfectly matched to your child's stage of development,
- **pocket money** – the parent can order a transfer of a fixed amount to PKO Child Account, and then modify the amount and frequency of payments.

Information about PKO Junior

UBEZPIECZENIA (INSURANCE)

With iPKO you can buy insurance at any time: property insurance "PZU DOM" or tourist insurance "Wojażer" (Voyager). Buying insurance is simple and does not require a meeting with an insurance agent.

Information about insurance in iPKO

FUNDUSZE INWESTYCYJNE (INVESTMENT FUNDS)

If you have a current account, you purchase shares in investment funds managed by PKO TFI via iPKO website. You can manage investments on your own by choosing any of the funds available to fit your individual needs.

Buying shares is easy and does not require any documents or forms.

Information about investment funds in iPKO

DOŁADOWANIA (PHONE TOP-UP)

With iPKO electronic banking services, you can easily top-up your phone or phone of your friend or relative in: T-Mobile, heyah, Orange, NJU MOBILE, Play, Simplus, Sami Swoi, MixPlus, 36i6 and Plush networks.

In iPKO web service you can create, modify, execute and delete templates of defined top-ups. However, in iPKO mobile service you can only make phone top-ups on the basis of previously created top-up templates.

Information about phone top-up in iPKO

PŁACĘ Z iPKO (I PAY WITH iPKO)

You can use the "Płacę z iPKO" service while paying for your shopping online without the need to disclose your card number, and the money transfer is free. The service consists in full integration of the purchase made in an online store with the bank account. As you complete the transaction, upon selecting "Płacę z iPKO", you will be redirected to the new iPKO service. After you log in, you will see a transfer form completed automatically.



Information about "Płacę z iPKO" (Pay with iPKO) in iPKO

OFE (ACCESS TO THE ACCOUNT IN PKO BP BANKOWY PTE)

At iPKO website you can use the offer of PKO BP Bankowy PTE. If you are already a client of PKO BP Bankowy PTE, you can check:

- the value of accumulated capital,
- the number of shares in PKO BP Bankowy PTE,
- whether the account in the PKO BP Bankowy PTE received premiums due.

Information about BANKOWY PTE

ACCESS TO THE BROKERAGE ACCOUNT MAINTAINED BY DOM MAKLERSKI PKO BANKU POLSKIEGO (THE BROKERAGE HOUSE OF PKO BANK POLSKI)

Clicking on the “Usługi maklerskie” (Brokerage Services) section in iPKO takes you to the “Supermakler” transaction service where after logging in you can enter into transactions on the stock exchange using the brokerage account maintained by Dom Maklerski PKO Banku Polskiego (the Brokerage House of PKO Bank Polski).

Information about access to the brokerage account in iPKO

OTHER SERVICES

Check the currency exchange rate

The website provides constant access to the currency exchange rates in PKO Bank Polski.

Current exchange rates

Changing the correspondence data

In new iPKO in the “Ustawienia” (Settings) you can change the correspondence address and email address. You can change phone number in the telephone service through a consultant.

Changing your other personal data in section: “Ustawienia” (Settings) > “Dane osobowe” (Personal Data) – requires a visit to the branch of PKO Bank Polski.

Changing account statements

Changing account statements allows you to check the frequency and timing of delivery of the next statement for the selected account. In addition, using this function you can easily opt-out of receiving paper statements.

You can make this change in iPKO after selecting “Rachunki” (Accounts) > “Szczegóły rachunku” (Account Details) > “Zmień na elektroniczne” (Change to electronic)

This does not require a one-time confirmation code.

Information about changing correspondence data and account statements in iPKO

Oferta dla Ciebie (Offer for you)

In the section “Oferta dla Ciebie (Offer for you)” you will find products and services of PKO Bank Polski selected just for you; you can apply for them in iPKO right away. In the “Oferta dla Ciebie” (Offer to you) section you can also find ready to sign agreements, as well as those already signed.

Comments/complaints

In the web service via a special form you can send messages, complaints or comments to PKO Bank Polski. The form is available in iPKO in section “Wiadomości” (Messages) in tab “Pytania/Zgłoszenia” (Questions/Submissions).

Information about comments/complaints

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Answers to frequently asked questions about iPKO

GLOSSARY

Explanation of terms used in iPKO