

Appendix 2: Summary box HERCUS Mastercard Poland

19. SUMMARY BOX	
Charges	
This table summarizes key product features and information and is not intended to replace the terms and conditions of the product. The fees' limits and restrictions that apply to each card are set out below.	
Fees and limits	Card (PLN)
Fee to buy card	Free
Fee for termination for 14 days.	Free
Fee for termination after 14 days period	Free
Fee for replacement card	10 PLN
Card limits	
Maximum card load limit per day	20 000 PLN
Maximum balance at any time	20 000 PLN
Maximum monthly transactions limit	20 000 PLN
Maximum annual transactions limit	50 000 PLN
Maximum card payment limit per day	10 000 PLN
Maximum per ATM transaction	3 000 PLN
Daily ATM withdrawal limit	3 000 PLN
Minimum ATM withdrawal	20 PLN
Monthly ATM withdrawal limit	15 000 PLN
Annual ATM withdrawal limit	50 000 PLN
Transaction fees	
Fee for purchases in the currency of the card	Free
Service charge (commission) for purchases not in currency of card	Free
Cash withdrawal fees	
Card balance check at ATM	3 PLN
Fee for ATM withdrawal. NOTE ATM providers may raise addition charges.	2% (not less 10 PLN)
Card validity	36 months
Usage restrictions	
Phone / Mail payments	Not allowed
Automated fuel Stations	Not allowed
Pre-authorized regular payments (Uber)	Not allowed
Gambling transactions	Not allowed
Video game arcades	Not allowed
Internet Gambling	Not allowed
Government licensed Horse/Dog racing	Not allowed
Ongoing features	
Card balance by phone	Free
Card home delivery	Free
Fee to review card statement on internet	Free
Monthly card fee	Free

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