

TABLE OF COSTS AND COMISSIONS applicable from 08.05.2026

Table 1.1 **System cost** – BLIK scheme fee

Type of system cost	Total value of BLIK transactions (payments) ¹	The value of the system cost
BLIK scheme fee	from 0,01 PLN to 25 000 000,00 PLN	0,19 %
	from 25 000 000,01 PLN to 50 000 000,00 PLN	0,17 %
	from 50 000 000,01 PLN to 75 000 000,00 PLN	0,14 %
	from 75 000 000,01 PLN to 100 000 000,00 PLN	0,12 %
	over 100 000 000,00 PLN	0,10 %

¹ Transactions/payments processed by PayU in a given calendar month (reduced by the value of refunds).

Table 1.2 **Other costs**

Type of cost	The value of the cost
Transaction processing cost ²	PLN 0,20 / transaction
	EUR 0,05 / transaction
	CZK 1,00 / transaction
Cost of handling a standard Klarna dispute ²	90 PLN / dispute

	22,5 EUR / dispute
	525 CZK / dispute
	105 RON / dispute
	5800 HUF / dispute
Cost of handling a dispute in the case of an excessive number of disputes ²	150 PLN / dispute
	37,5 EUR / dispute
	875 CZK / dispute
	175 RON / dispute
	14000 HUF / dispute

² Charged depending on the transaction currency.

Definitions:

- (a) **„Transaction processing cost”** – the cost associated with PayU maintaining the Services. The cost is fixed and may be added to each processed Transaction.
- (b) **“Cost of handling a standard Klarna dispute”** – a complaint or claim regarding a Transaction made using the Klarna payment method, initiated by the Customer or Klarna, in particular related to challenging the validity, correctness or execution of the Transaction.
- (c) **“Cost of handling an excessive number of Klarna disputes”** – an additional cost charged when the merchant exceeds the thresholds set by Klarna for the number of complaints or claims regarding Transactions made using the Klarna payment service, initiated by the Customer or Klarna, in particular related to challenging the validity, correctness, or execution of the Transaction.