

## Poland | Domestic Multi-lateral Interchange Fees

<b>Consumer</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<u>Non-Sector Specific</u>		
EMV Chip		
Secure Electronic Commerce <sup>1</sup>		
Electronic	0.30%	0.20%
Card Not Present - CVV2		
Card Not Present - CNP		
Standard		
<u>Sector Specific</u>		
Bills Payments <sup>2</sup>	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Government Payments <sup>2</sup>	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Public Administration Offices <sup>2</sup>	0.01% (capped at PLN 0.01)	
Postal Services	0.30% (capped at PLN 0.30)	0.20% (capped at PLN 0.20)
Large Ticket Program <sup>2,3</sup>	0.30% for transactions < PLN 10,000 0.10% + PLN 20.00 for transactions ≥ PLN 10,000	0.20% (capped at PLN 20.00)
<b>Commercial</b>		
	<b>Credit &amp; Deferred Debit</b>	<b>Immediate Debit &amp; Prepaid</b>
<u>Non-Sector Specific</u>		
Business - Electronic		0.20%
Business - Standard	0.30%	
Corporate & Purchasing - Electronic		n/a
Corporate & Purchasing - Standard		
<u>Sector Specific</u>		
Bills <sup>2</sup>	0.30% (capped at PLN 0.55)	0.20% (capped at PLN 0.27)
Government <sup>2</sup>	0.30% (capped at PLN 0.35)	0.20% (capped at PLN 0.25)
Public Administration Offices <sup>2</sup>	0.01% (capped at PLN 0.01)	
Postal Services	0.30% (capped at PLN 0.55)	0.20% (capped at PLN 0.27)
Large Ticket Program <sup>2,3</sup>	0.30% for transactions < PLN 15,000 0.10% + PLN 30.00 for transactions ≥ PLN 15,000	0.20% (capped at PLN 30.00)

<sup>1</sup> Comprises of Visa Secure or other equivalent secure Visa technology which may be developed in the future.

<sup>2</sup> Merchant registration required.

<sup>3</sup> Limited to specific merchant categories