



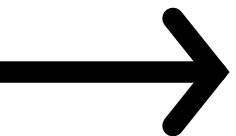
iPPK Application - main functionalities of the application related to PPK management

Advertising information.

January 2024



1. PPK from PKO TFI – online access



2. iPPK Application – the tool for managing Employee Capital Plans



1. PPK from PKO TFI – online access
General information



PPK from PKO TFI – online access

General information



PKO TFI will make available to the Employer the **iPPK Application** to manage PPK free of charge

The PPK participants will have access to their PPK accounts through the online transaction service of PKO TFI available at: www.i-Fundusze.pl, (i.e. outside the iPPK Application).

Benefits of the Application when creating and managing PPK

- ✓ Optimising the process of registering employees into the Employee Capital Plan
- ✓ Easy and convenient way to provide information on payments and get feedback on their settlement
- ✓ Possible assistance for PPK participants by employees of the personnel department
- ✓ Ongoing monitoring of the status of instructions in the system
- ✓ Preview of employee data
- ✓ Generating reports for the purposes of the payroll system

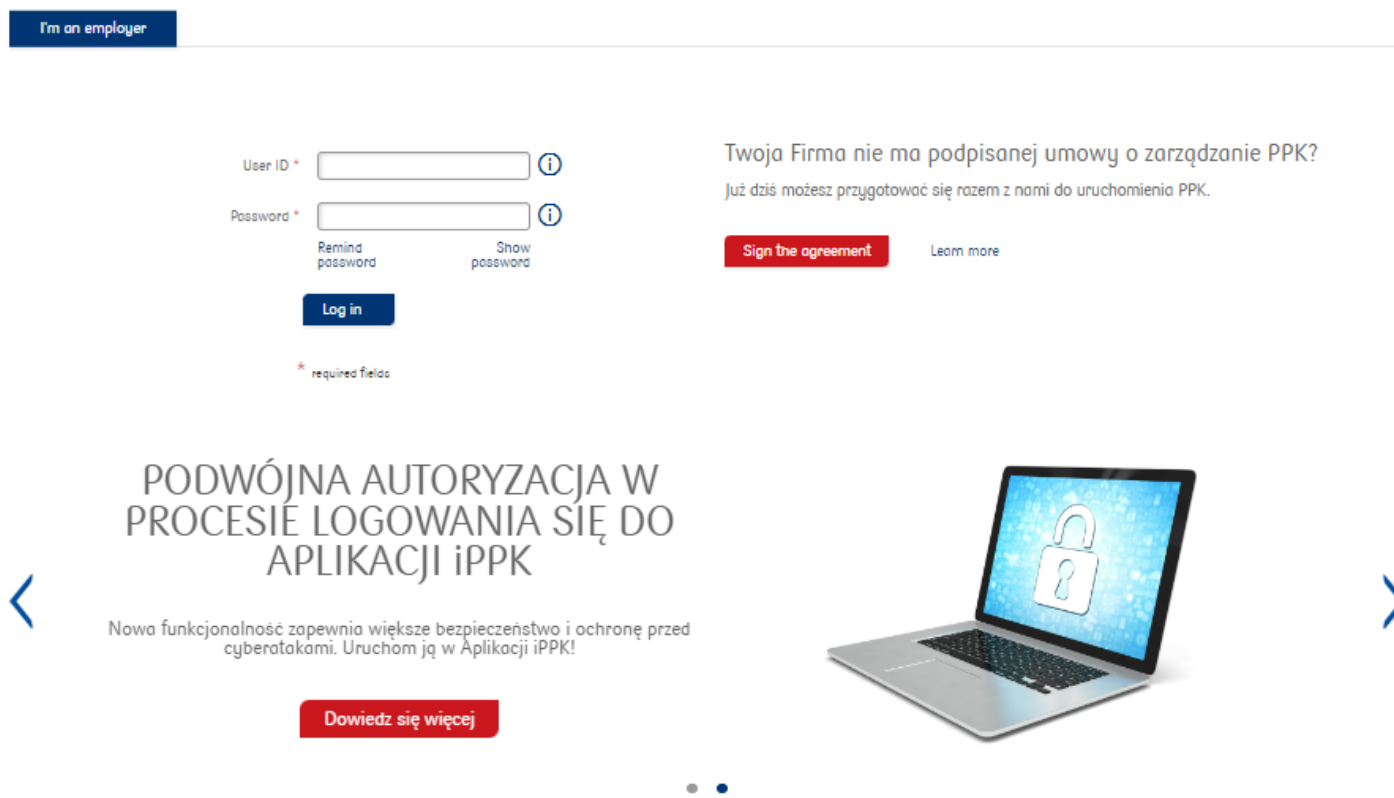


2. Ippk Application

The tool for managing Employee Capital Plans

Access to the iPPK Application

After signing the contract for the management of PPK, a link to the iPPK Application (to the module for PPK management), together with the login instruction to the system, will be sent to the e-mail address of the Application Administrator, indicated in the contract for the management of PPK.



The screenshot shows the login interface for employers. At the top left, there is a blue button labeled "I'm an employer". Below it, there are two input fields: "User ID *" and "Password *", both with asterisks indicating they are required. Each field has a small information icon (i) to its right. Below the password field, there are two links: "Remind password" and "Show password". A blue "Log in" button is positioned below the password field. A red asterisk with the text "* required fields" is located at the bottom left of the form area. To the right of the form, there is a message in Polish: "Twoja Firma nie ma podpisanej umowy o zarządzanie PPK? Już dziś możesz przygotować się razem z nami do uruchomienia PPK." Below this message are two buttons: "Sign the agreement" (red) and "Learn more" (blue). At the bottom of the page, there is a large blue arrow pointing left, followed by the text "PODWÓJNA AUTORYZACJA W PROCESIE LOGOWANIA SIĘ DO APLIKACJI iPPK" and "Nowa funkcjonalność zapewni większe bezpieczeństwo i ochronę przed cyberatakami. Uruchom ją w Aplikacji iPPK!". Below this text is a red button labeled "Dowiedz się więcej". In the center, there is an image of a laptop displaying a padlock icon on its screen. To the right of the laptop is a blue arrow pointing right. At the bottom center, there are two small blue dots.



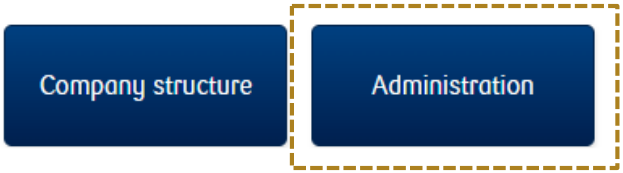
To login for the first time to the iPPK. Application you have 72 hours from receiving the link sent by PKO TFI. If you fail to login on time, go to <https://ippk.pl/login-employer> and click „Remind password”.

Watch tutorial:
[Przejdź przez Aplikację iPPK](#)

Access to the iPPK Application

The first Administrator has full rights in the iPPK Application (access to all tags).
The Administration folder allows you to manage Users, give and receive access and permissions.

Welcome to the iPPK portal!



Company structure Administration

Add a new user

Name *

Surname *

E-mail address * ⓘ

Confirm e-mail address *

Phone number *

Watch tutorial:
[Jak dodać nowego użytkownika](#)

Company branch

The whole company ▼

Permissions to

* Administration - e...
Structure - enable... ^

Select all

Search

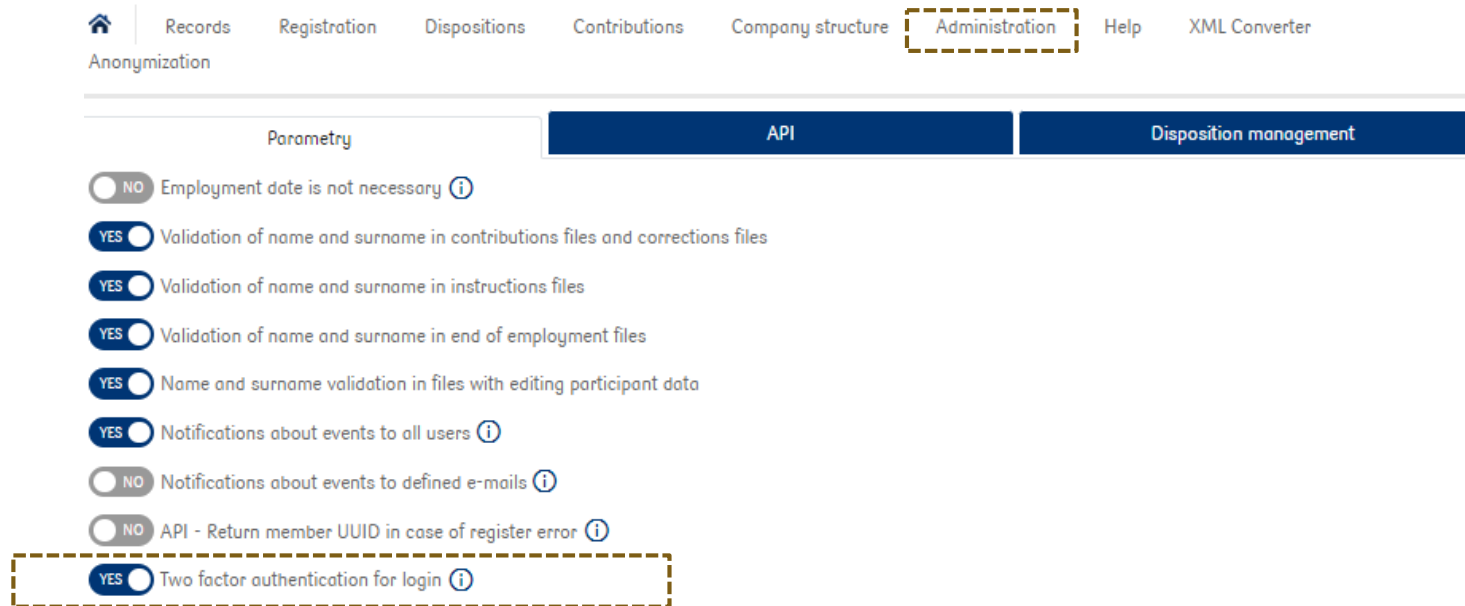
Administration - enables managing users and their authorizations.

« < 1 > »

After logging into the the iPPK Application, the Administrator will be able to immediately give permissions in the system to other employees who will participate in the process of registration of employees and/or handling of the PPK, in the “Administration” folder.

Two-factor authentication in the iPPK Application – activation

When logging into the **iPPK Application**, in addition to the user ID and password, the system will ask the user to enter an **authentication code** from the authentication tool of choice (e.g., Duo, Google Authenticator, or Microsoft Authenticator), which can be **downloaded for free** from Google Play or App Store and installed on the phone. The person authorised to activate two-factor authentication during login is your company's iPPK Administrator.



Remember! Activating the double authorisation option will mean that, from the moment of its activation, each user of the iPPK Application who logs into it will be requested to enter an additional login **authentication code**.

Watch the tutorial:
[Two-factor authentication – Activation](#)

How to activate two-factor authentication?

The iPPK Administrator logs into the iPPK Application → clicks the **Administration (Administracja)** tab → then **Configuration (Konfiguracja)** → **Parameters (Parametry)** catalogue → **Two-factor authentication when logging in (Dwuskładnikowa autoryzacja podczas logowania użytkowników)**.

Two-factor authentication in the iPPK Application – activation

- 1 Download a free authentication app from Google Play or App Store and install it on your phone to generate single-use codes (e.g., Duo, Google Authenticator, or Microsoft Authenticator).
- 2 Enter the iPPK Application login page <https://ippk.pl/login-employer> and enter your ID and password.
- 3 When a QR code appears on the iPPK Application screen, scan it with your phone using the previously installed authentication app (see item 1) – “Scan QR code (Zeskanuj kod QR)” or type the code below it into the authentication app you downloaded – “Enter configuration key (Wpisz klucz konfiguracyjny)”.
- 4 This will align the authentication app on your phone with the iPPK Application (**this is a one-off action**).
- 5 From then on, the authentication app you downloaded will display a 6-digit code, periodically changing to a different (current) code.
- 6 The authorisation code, which will be displayed on the phone screen at the time, must be entered into the iPPK Application during the login process.



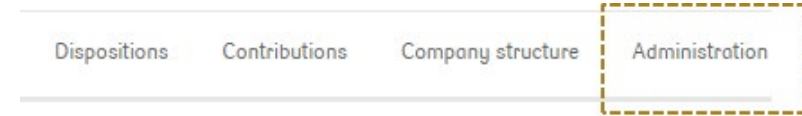
Watch the tutorial:

[Two-factor authentication – Configuration and login](#)

Granting permissions to the iPPK Application

Scope of permissions for indicated employees:

- ✓ Administration – granting permissions
- ✓ API – using network service (API)
- ✓ Structure – defining the company structure
- ✓ Registration – registration of employees
- ✓ Instructions – acceptance of instructions (change of the amount of payments, suspension of participation in PPK, reactivation etc.)
- ✓ Files – preview of employees’ details (including financial information)
- ✓ Contributions – import of contribution reports (payments to PPK)
- ✓ PPK Group XML Converter
- ✓ Anonymisation – removal of incorrectly reported workers



Add a new user

Name *

Surname *

E-mail address * ⓘ

Confirm e-mail address *

Phone number

We may define permissions within a branch or entire company

Company branch

The whole company ▼

Permissions to

Select ▼

Watch tutorials:
[Jak nadać uprawnienia nowemu użytkownikowi](#)
[Jak stworzyć i wykorzystać strukturę oddziałów](#)

Select all

Search

Administration - enables managing users and their authorizations.

API - enables the user to use the network service (API).

Contributions - enables importing information on the contributions reported for the program.

Data anonymization - Allows you to start data anonymization process.

Files - enables employee data retrieving and editing (including registration of the end of employment), and downloading reports.

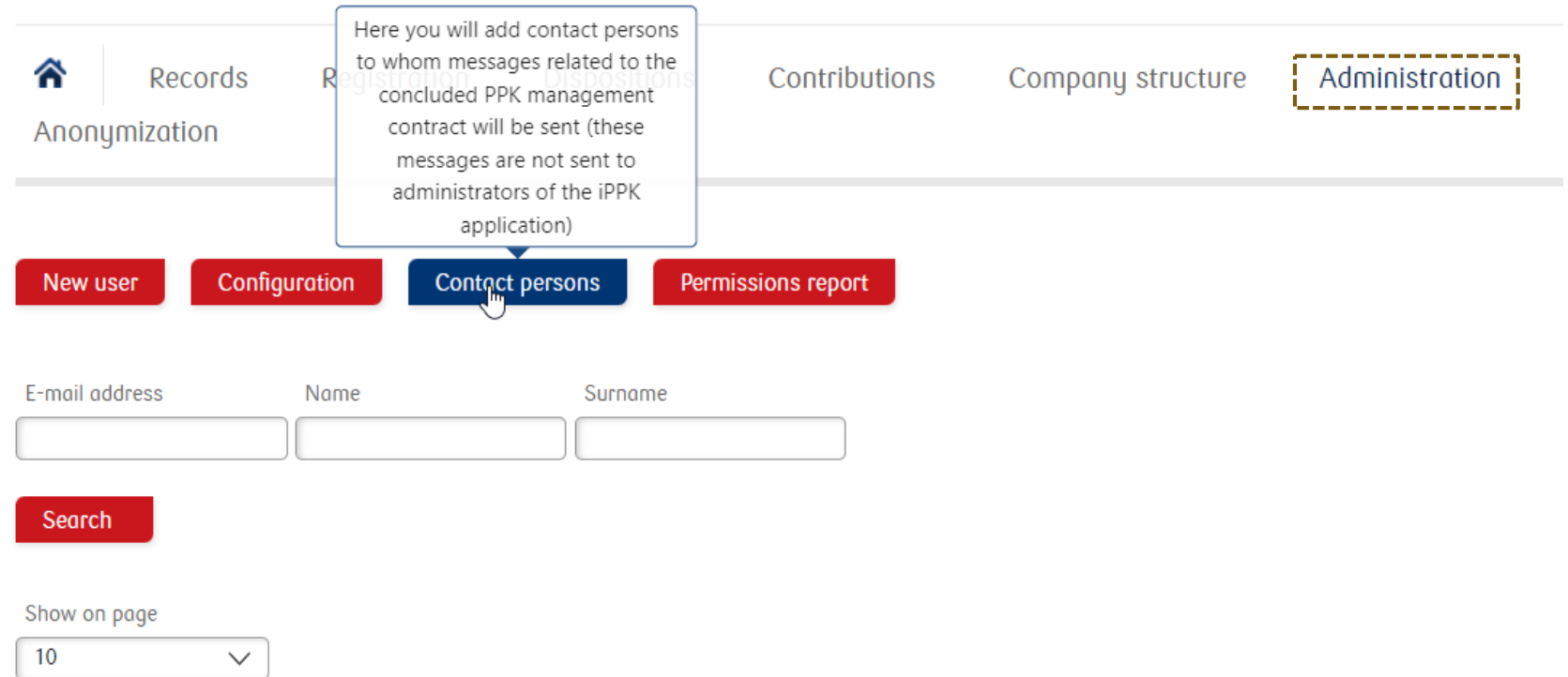
Opłata zgodna z taryfą operatora. Serwis telefoniczny

The list of permissions includes, inter alia, the permission to upload files in the “xml” format inline with the specification developed by the PPK Working Group. In order to benefit from this functionality, it is necessary to tick “XML of the PPK Group” on the list of permissions.

Change of contact persons

Any iPPK Application user with “Administration” privileges may **add, delete or edit the data of the contact persons** indicated in the PPK management agreement, to whom messages related to the concluded PPK management agreement will be forwarded (these messages are not sent to the iPPK Application administrators).

Watch the tutorial:
[How to edit contact details](#)



Here you will add contact persons to whom messages related to the concluded PPK management contract will be sent (these messages are not sent to administrators of the iPPK application)

Home | Records | Registration | Dispositions | Contributions | Company structure | Administration

Anonymization

New user | Configuration | Contact persons | Permissions report


E-mail address | Name | Surname

Search

Show on page: 10

Change of contact persons

Contact persons list

Name	Surname	Phone number	E-mail address	Actions
<input type="text" value="JAN"/>	<input type="text" value="TESTOWY"/>	<input type="text" value="100000000"/>	<input type="text" value="JAN.TESTOWY@TFI.PL"/>	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
				 <input type="button" value="Add a person"/>

Contact persons list

Name	Surname	Phone number	E-mail address	Actions
<input type="text" value="JAN"/>	<input type="text" value="TESTOWY"/>	<input type="text" value="100000000"/>	<input type="text" value="JAN.TESTOWY@TFI.PL"/>	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	* <input type="text"/>	<input type="button" value="Save"/> <input type="button" value="Cancel"/>
				<input type="button" value="Add a person"/>

* required fields

The iPPK application allows you to add new contact persons (max. 4 persons), delete or edit the data of currently indicated contact persons.

After each change of contact persons, an e-mail will be sent confirming the addition, editing or deletion of contact person data. **An email will be sent to the data subject and the administrator of the iPPK Application.**

Registering employees in the PPK

Enrolling employees in the PPK

Done by loading the [the registration file](#) with the employee list in the “Registration (Rejestracja)” folder.

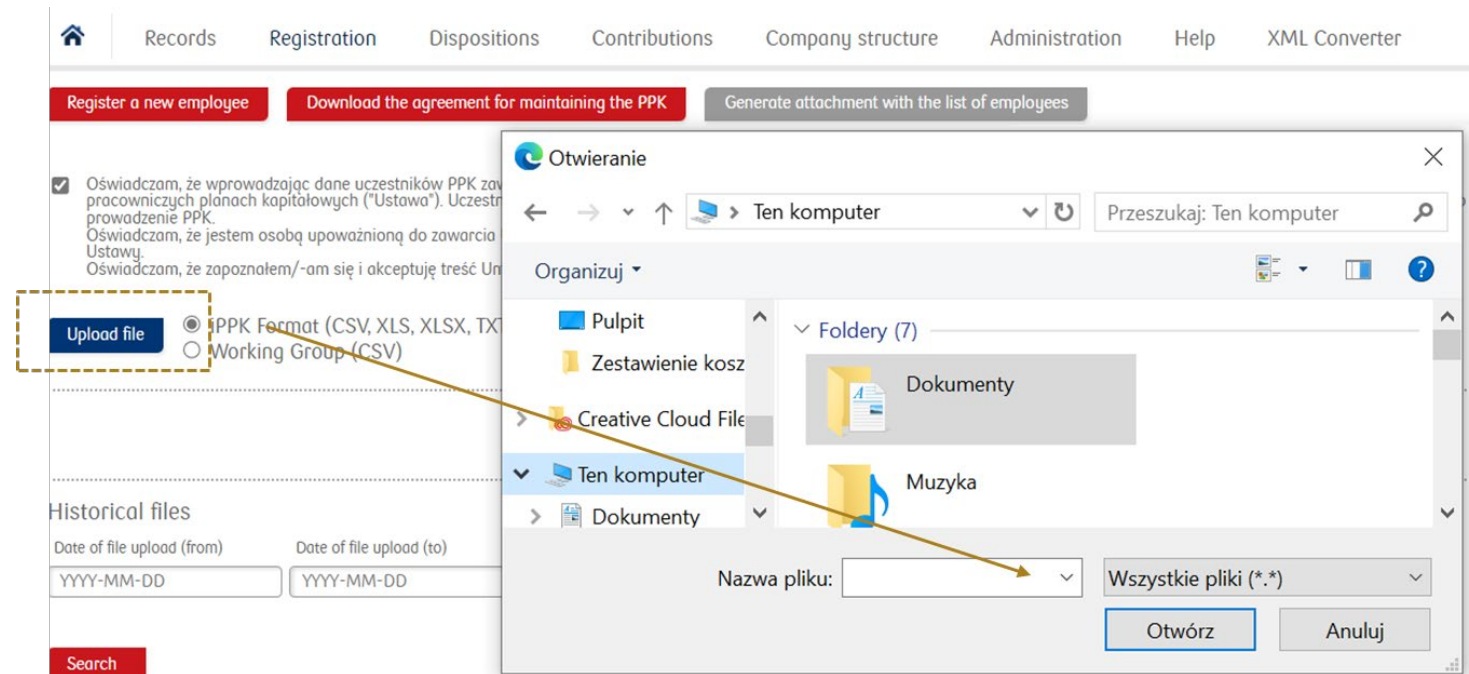
Manually – by entering the employee's details in the “Register new employee (Zarejestruj nowego pracownika)” tab

Through API

An employer can register a larger number of employees into the PPK at once by generating a file from the HR and payroll system with the data of the employees it wants to register in the PPK and loading it in the **iPPK Application**.



The **iPPK Application** accepts .xls, .xlsx, .csv, .txt, and .xml files.



Watch the tutorial:

[Jak zarejestrować nowego pracownika z pliku?](#)

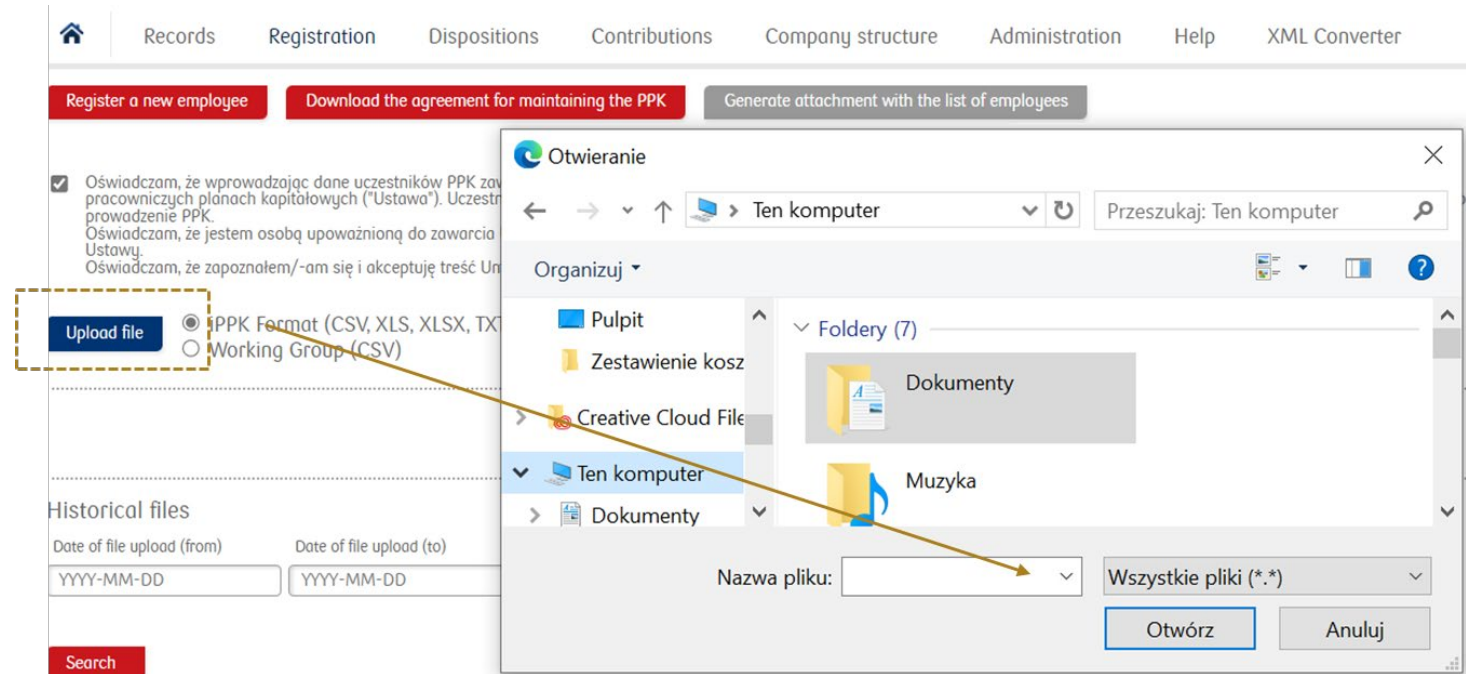
Registration of employees to PPK (.xls, .xlsx, .csv, .txt file)

The application will allow the participants' details to be uploaded from a file in two standards:

- in the iPPK standard, i.e. developed by PKO TFI;
- in the PPK Working Group standard.



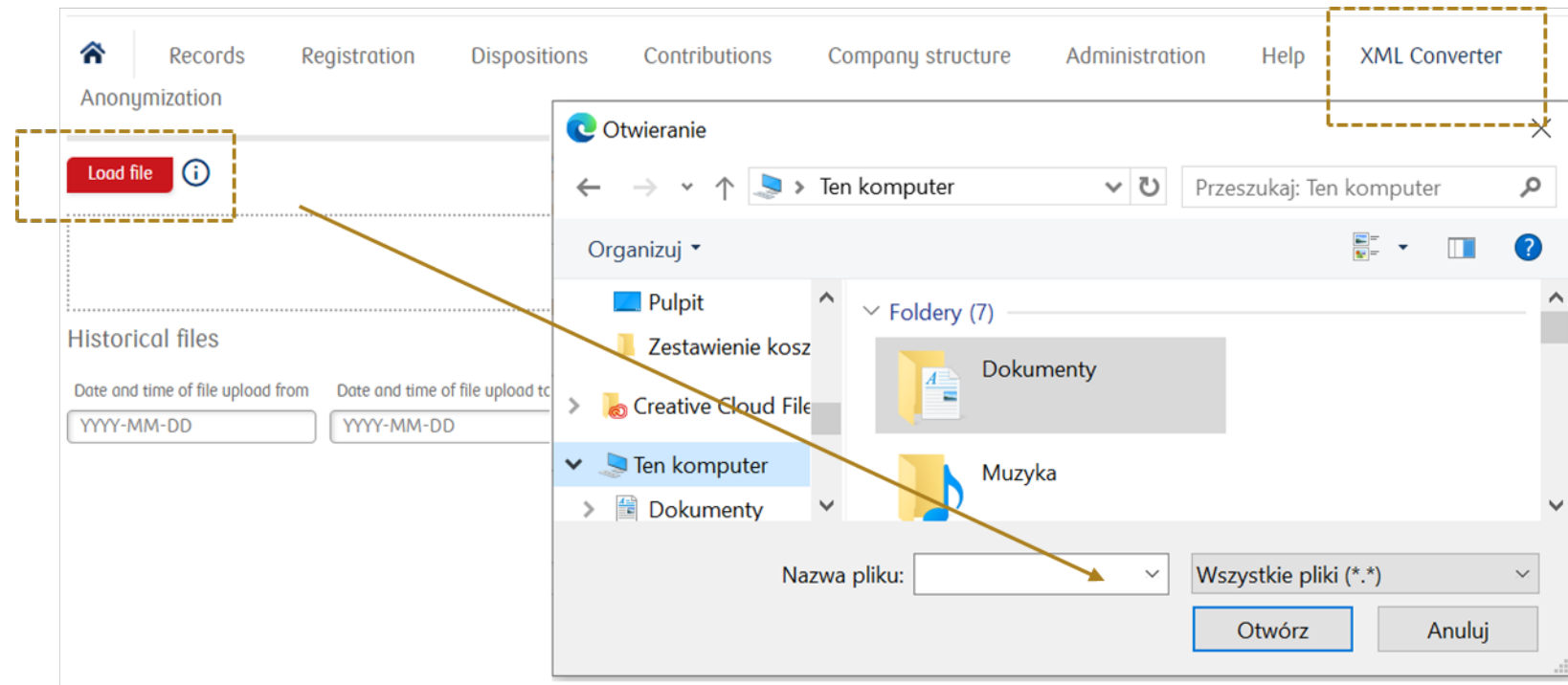
In the event of a file prepared in the PPK Working Group standard in the „csv” format, the activities are similar, but before uploading of the file to the application, the “CSV format and working group” should be ticked.



If the file was prepared in an iPPK Standard, in order to upload it to the application, tick the box with the Statement in the “Registration” folder, select the iPPK format and then upload the file or drag it into the dotted area.

Employee registration in PPK (XML file)

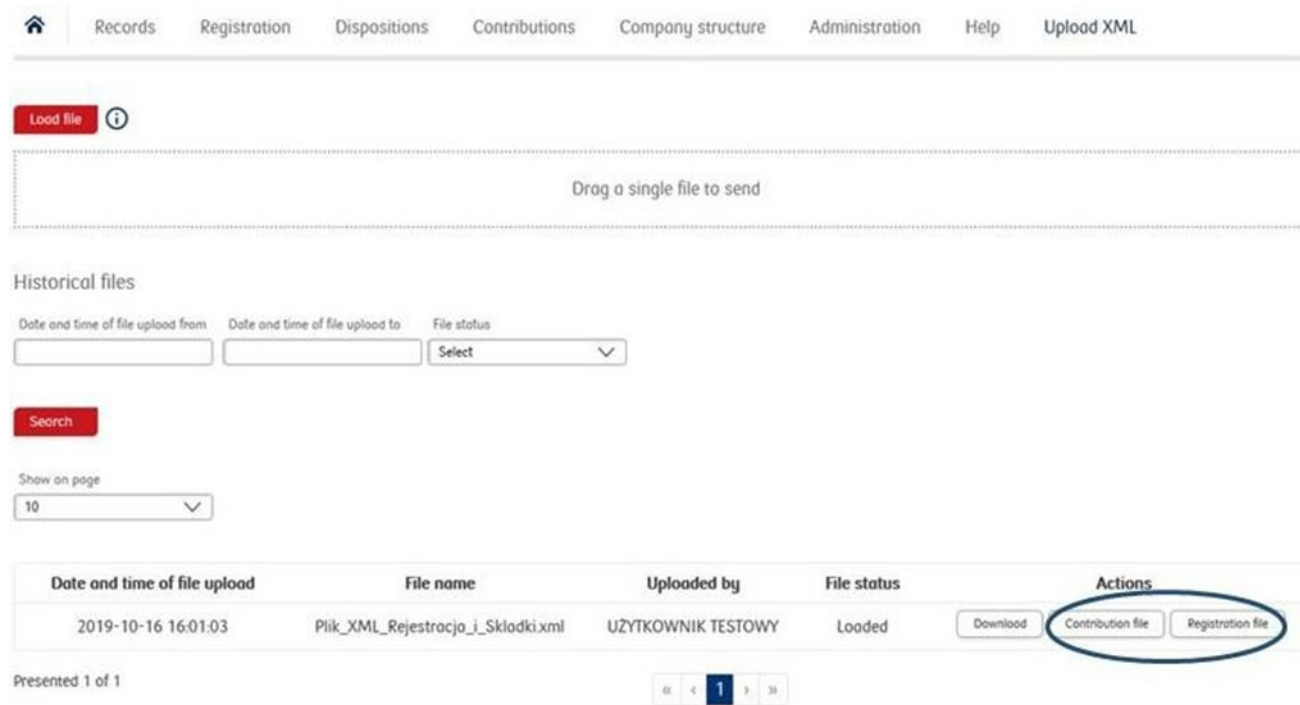
The registration of employees in a file prepared in the PPK Working Group standard in the “xml” format required, before its uploading, conversion of the file into the iPPK format. Such conversion may be carried out using the “XML converter” function.



Watch tutorial:
[Wgrywanie plików XML](#)

Employee registration in PPK (XML file)

In one “xml” file the Employer may include information even on several PPK reports (e.g. employee report to be registered to PPK, contribution report to PPK or order report). The converter will each time break them into separate files, each concerning another data range.



The screenshot shows the PPK system interface. At the top, there is a navigation menu with options: Records, Registration, Dispositions, Contributions, Company structure, Administration, Help, and Upload XML. Below the menu is a red 'Load file' button with an information icon. A large dashed box contains the text 'Drag a single file to send'. Underneath, there is a section for 'Historical files' with filters for 'Date and time of file upload from', 'Date and time of file upload to', and 'File status' (with a 'Select' dropdown). A red 'Search' button is located below the filters. A 'Show on page' dropdown is set to '10'. The main content area displays a table with the following data:

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UZYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

At the bottom, it says 'Presented 1 of 1' and there is a pagination control showing '1'.

After uploading the “xml” file and clicking “Search”, the post-conversion files in the “csv” format will appear. If the “xml” file included at least two reports, e.g. a report with employees to be registered and a contribution report, two separate files will appear (in this case, the registration file and the contribution file, respectively).

Employee registration in PPK (XML file)

If you want to register employees to PPK, click “Registration file”.

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UZYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

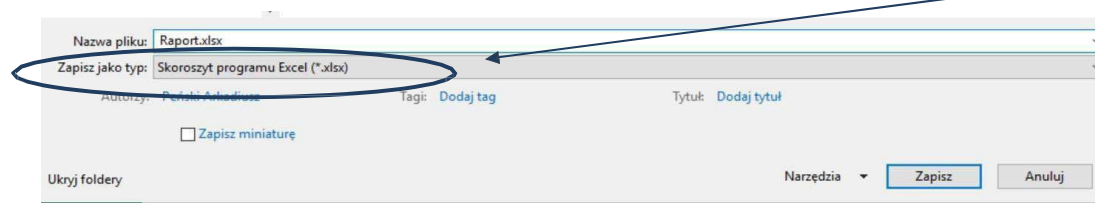
Presented 1 of 1

There are two methods available:

- save the file on your computer (in “csv” format) and without opening it, upload it to the iPPK Application in the “Registration” folder.

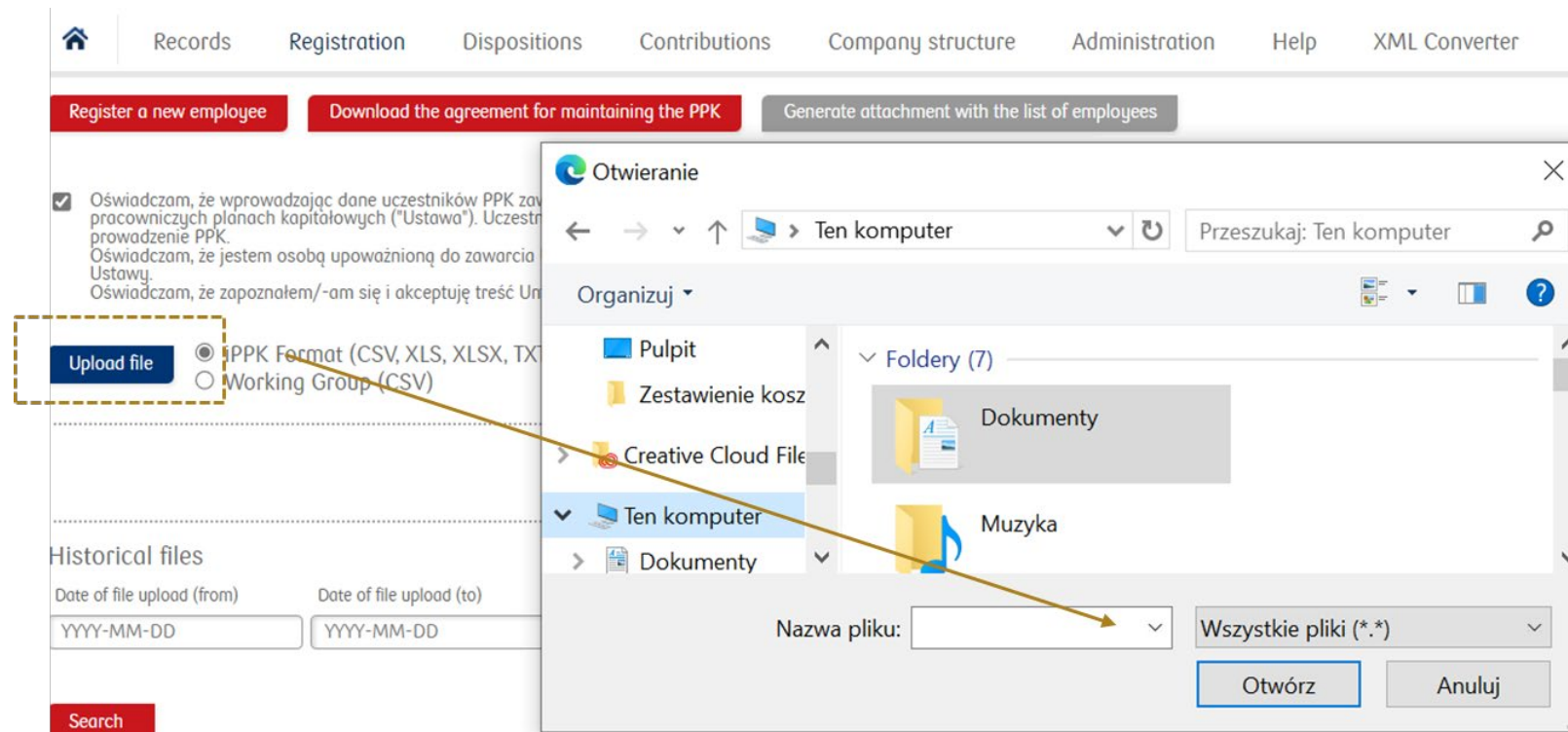


- open it, possibly verify and adjust the data, and save on your computer, only in this case in Excel file (xlsx or xls). And after recording in an Excel file, upload it to the iPPK Application in “Registration” folder.



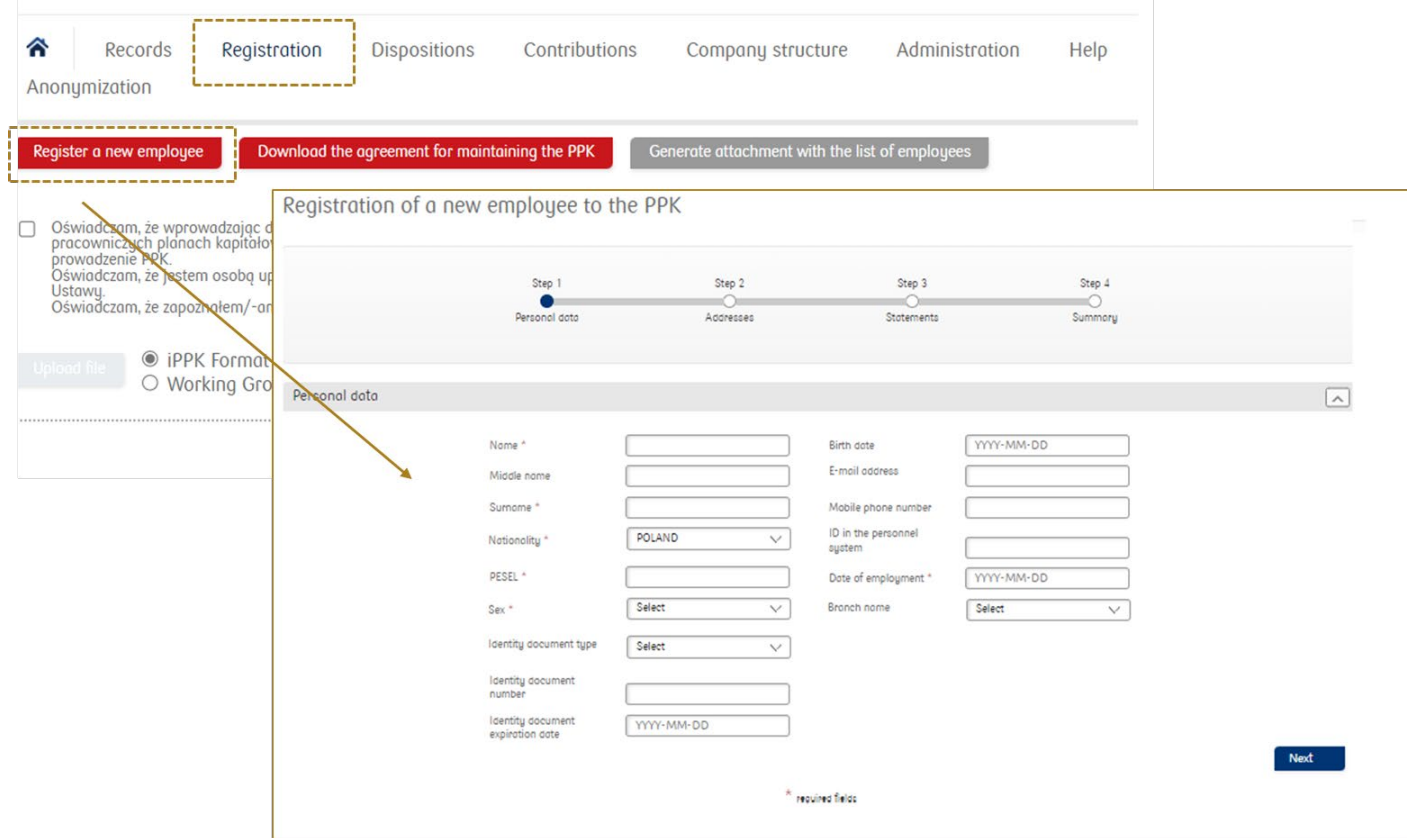
Employee registration in PPK (XML file)

A file with a list of employees to be registered in PPK, which was converted, irrespective of the final format: “csv”, “xlsx” or “xls” (description on the previous slide) is to be uploaded next to the iPPK Application in the “Registration” folder, while ticking the Statement field and the “iPPK format”.



Registration of employees in PPK through a template form

The employer may also register employees in PPK on an individual basis. This option is particularly helpful at a later stage of the PPK handling, when newly hired employees will be registered in PPK. The data of such an employee will be entered directly to the application by using an appropriate template form or uploading a file with newly hired employees.



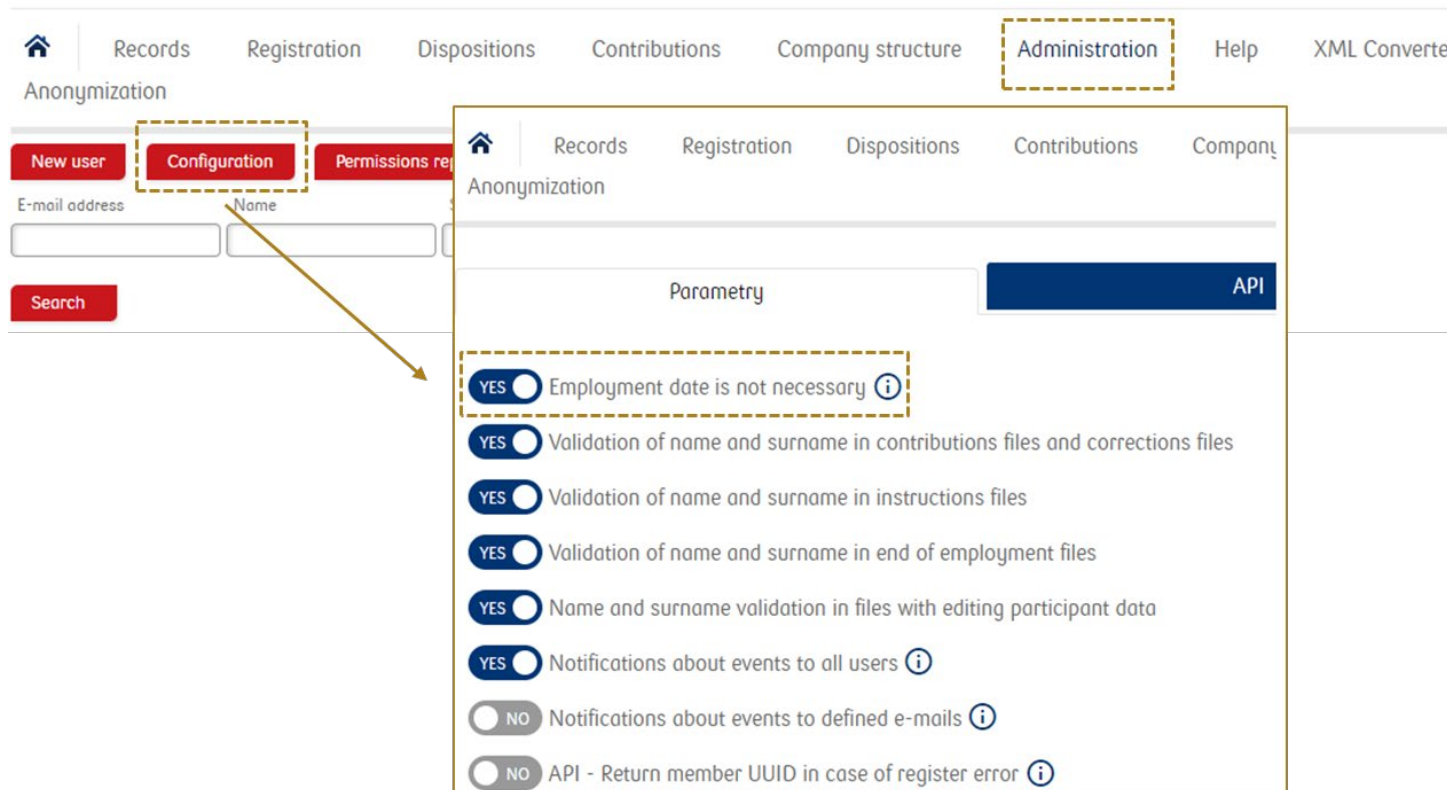
The screenshot displays the PPK registration interface. At the top, a navigation bar includes 'Records', 'Registration' (highlighted with a dashed box), 'Dispositions', 'Contributions', 'Company structure', 'Administration', and 'Help'. Below this, a secondary bar contains 'Anonymization', 'Register a new employee' (highlighted with a dashed box), 'Download the agreement for maintaining the PPK', and 'Generate attachment with the list of employees'. The main content area is titled 'Registration of a new employee to the PPK' and features a progress indicator with four steps: Step 1 (Personal data), Step 2 (Addresses), Step 3 (Statements), and Step 4 (Summary). Below the progress indicator, there are radio buttons for 'iPPK Format' (selected) and 'Working Group'. The 'Personal data' section contains the following fields:

Name *	<input type="text"/>	Birth date	<input type="text" value="YYYY-MM-DD"/>
Middle name	<input type="text"/>	E-mail address	<input type="text"/>
Surname *	<input type="text"/>	Mobile phone number	<input type="text"/>
Nationality *	<input type="text" value="POLAND"/>	ID in the personnel system	<input type="text"/>
PESEL *	<input type="text"/>	Date of employment *	<input type="text" value="YYYY-MM-DD"/>
Sex *	<input type="text" value="Select"/>	Branch name	<input type="text" value="Select"/>
Identity document type	<input type="text" value="Select"/>		
Identity document number	<input type="text"/>		
Identity document expiration date	<input type="text" value="YYYY-MM-DD"/>		

A 'Next' button is located at the bottom right of the form. A red asterisk indicates that fields marked with an asterisk are required. A yellow arrow points from the 'Register a new employee' button to the 'Personal data' section of the form.

Date of employment in the registration file

In the registration file the **“date of employment”** (of the employee) field is a mandatory field. Providing this information gives the Employer the opportunity to settle additional premiums of the employer and differentiate them with regard to the duration of the employees’ employment period. If the Employer takes a decision that it will not make additional payments financed by the employer, it may adopt a technical date for all registered employees in the **iPPK Application**. This can be done in the Administration folder, in the **“Configuration”** field, by selecting the **“Do not require employment date”** option.

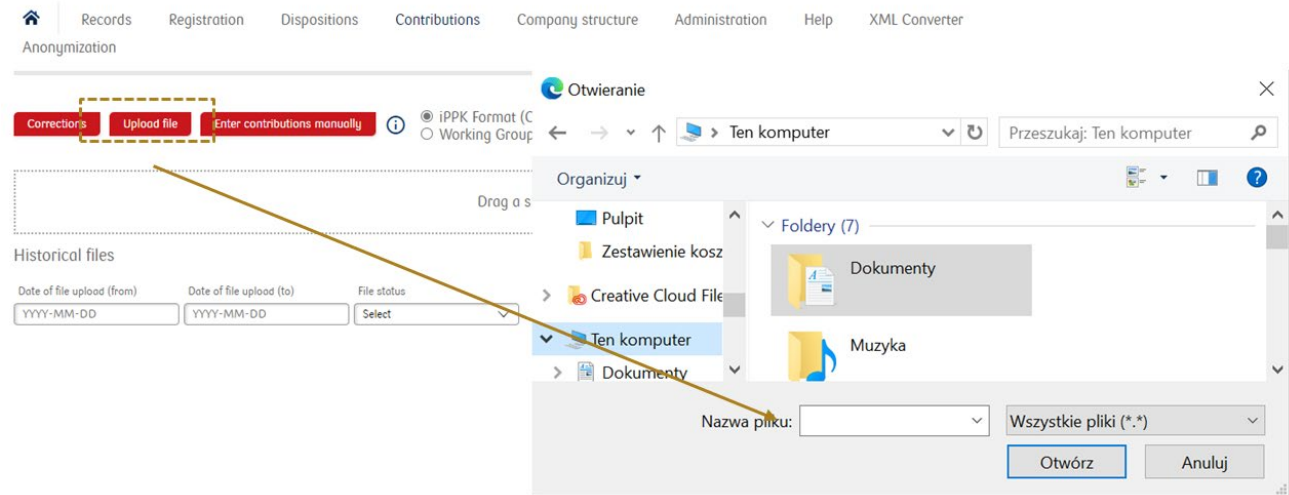


The screenshot displays the Administration section of the iPPK Application. The top navigation bar includes: Home, Records, Registration, Dispositions, Contributions, Company structure, Administration (highlighted with a dashed box), Help, and XML Converter. Below this, the Configuration page is shown with a search bar and a list of parameters. The 'Configuration' button is highlighted with a dashed box, and an arrow points to the 'Employment date is not necessary' option, which is also highlighted with a dashed box. The 'API' button is highlighted with a solid blue box.

Parametry	API
<input checked="" type="radio"/> YES Employment date is not necessary ⓘ	
<input checked="" type="radio"/> YES Validation of name and surname in contributions files and corrections files	
<input checked="" type="radio"/> YES Validation of name and surname in instructions files	
<input checked="" type="radio"/> YES Validation of name and surname in end of employment files	
<input checked="" type="radio"/> YES Name and surname validation in files with editing participant data	
<input checked="" type="radio"/> YES Notifications about events to all users ⓘ	
<input type="radio"/> NO Notifications about events to defined e-mails ⓘ	
<input type="radio"/> NO API - Return member UUID in case of register error ⓘ	

Contribution report

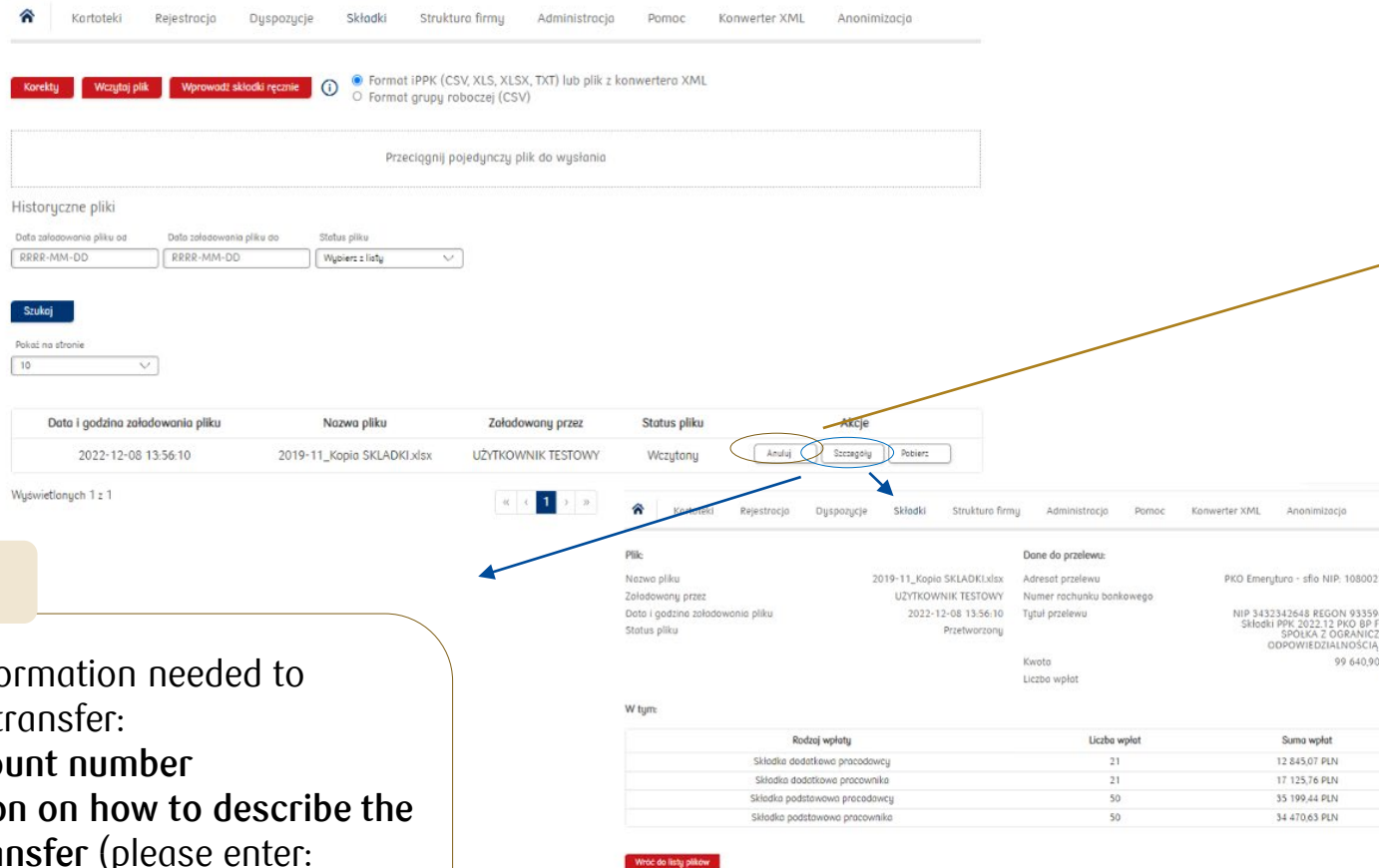
1. Once the employees have been registered in PPK and registers have been opened for them, the Employer will be obliged to **calculate and make payments to PPK (premiums) on a monthly basis**.
2. When the amounts of payments for a given month have been calculated and a file from the personnel and payroll system has been generated, select the “Contributions” section and then load the prepared file:
 - ✓ with the **“drag and drop” method** through a modal window
 - ✓ enter contributions **manually** in the “Contributions” section by pressing the **“Enter contributions manually”** button.
 - ✓ **by means of the API service**.
3. Based on the contribution report, we know how to settle the transferred amount on individual registers of the PPK participants (possibility to download the contribution report in the application in one of the following formats: .xls, .xlsx, .csv, .txt, .xml).
4. Then make a transfer to the bank account indicated by PKO TFI of the amount consistent with the sum of the premiums recorded in the report transferred to PKO TFI.



Watch tutorials:

[Ręczne wprowadzanie informacji o składkach za pomocą formularza](#)
[Jak wczytać plik ze składkami Uczestników?](#)

Contribution report



The screenshot shows the TFI web interface for contribution reports. At the top, there is a navigation menu with options like 'Kartoteki', 'Rejestracja', 'Dyspozycje', 'Składki', 'Struktura firmy', 'Administracja', 'Pomoc', 'Konwerter XML', and 'Anonimizacja'. Below the menu, there are buttons for 'Korekty', 'Wczytaj plik', and 'Wprowadź składki ręcznie'. A dropdown menu is set to 'Format iPPK (CSV, XLS, XLSX, TXT) lub plik z konwertera XML'. A text box prompts the user to 'Przecignij pojedynczy plik do wysłania'. Below this, there is a 'Historyczne pliki' section with filters for 'Data załadowania pliku od', 'Data załadowania pliku do', and 'Status pliku'. A 'Szukaj' button and a 'Pokaż na stronie' dropdown are also present. A table lists the loaded files, with one entry highlighted: '2019-11_Kopia SKŁADKI.xlsx' loaded by 'UŻYTKOWNIK TESTOWY' on '2022-12-08 13:56:10'. The 'Akcje' column for this entry has buttons for 'Anuluj', 'Szczegóły', and 'Pobierz'. A blue arrow points from the 'Szczegóły' button to a detailed view of the file. This view shows the file name, upload date, and status. It also displays 'Dane do przelewu' (transfer details) including the bank account number, transfer address, and amount. A table titled 'W tym:' (including) breaks down the total amount into different contribution types and their respective amounts.

Rodzaj wpłaty	Liczba wpłat	Suma wpłat
Składka dodatkowa pracodawcy	21	12 845,07 PLN
Składka dodatkowa pracownika	21	17 125,76 PLN
Składka podstawowa pracodawcy	50	35 199,44 PLN
Składka podstawowa pracownika	50	34 470,63 PLN

“Details”

here is the information needed to complete the transfer:

- **bank account number**
- **information on how to describe the money transfer** (please enter: company name, NIP number, REGON number, month and year for which the contribution is paid)

“Cancel” function.

If you load a file with **incorrect contribution values**, you may cancel the file immediately.

This feature is enabled **only on the day the file is loaded**.

Contribution report (XML file)

If the contribution report is drawn up in a file in “xml” format, to upload it into the iPPK Application, you have to (as in the event of registration of employees from the xml file) convert it in the “Upload XML” folder. After conversion, it will be able to be downloaded under the “Premium file” icon.

Date and time of file upload	File name	Uploaded by	File status	Actions
2019-10-16 16:01:03	Plik_XML_Rejestracja_i_Skladki.xml	UZYTKOWNIK TESTOWY	Loaded	Download Contribution file Registration file

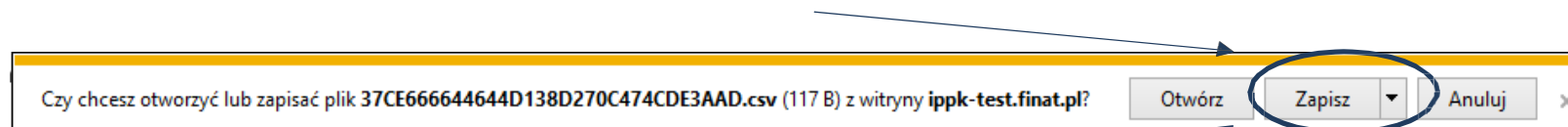
Presented 1 of 1

Next click this icon (Contribution file). Again there are two methods of handling it:

- save the file on your computer (it will be stored in “csv” format) and without opening it, upload it to the iPPK Application in the „Contributions” folder by selecting „iPPK format”.

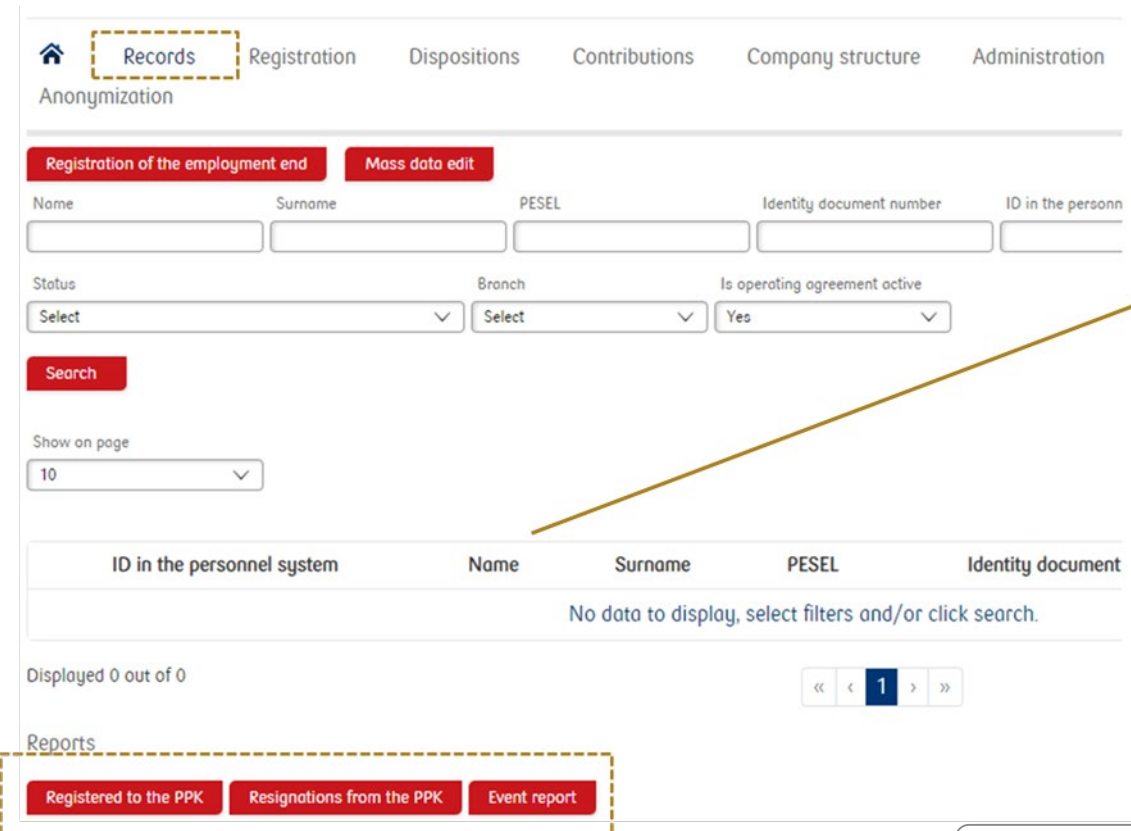


- you can open it, verify and correct data, and then save it on your computer; only in this case in **Excel file format (xlsx or xls)**. After saving in Excel format, upload it into the iPPK Application in “Contributions” folder by selecting “iPPK format”.



Records – preview of employee data/reports

In the „**Records**” folder there is a possibility to view the data recorded in the PPK register of a particular participant, including the UUID, to generate an individual contract for running PPK as well as to generate collective reports.



Records Registration Dispositions Contributions Company structure Administration

Registration of the employment end Mass data edit

Name Surname PESEL Identity document number ID in the person

Status Branch Is operating agreement active

Select Select Yes

Search

Show on page 10

ID in the personnel system	Name	Surname	PESEL	Identity document
No data to display, select filters and/or click search.				

Displayed 0 out of 0

Reports

Registered to the PPK Resignations from the PPK Event report

The following reports can be generated in the application:

- ✓ report of all PPK participants with active registers (this report does not include people who have the end of employment marked);
- ✓ report of PPK participants with suspended contributions;
- ✓ the event list described in Article 97 of the PPK Act that the financial institution shall report to the employing entity.

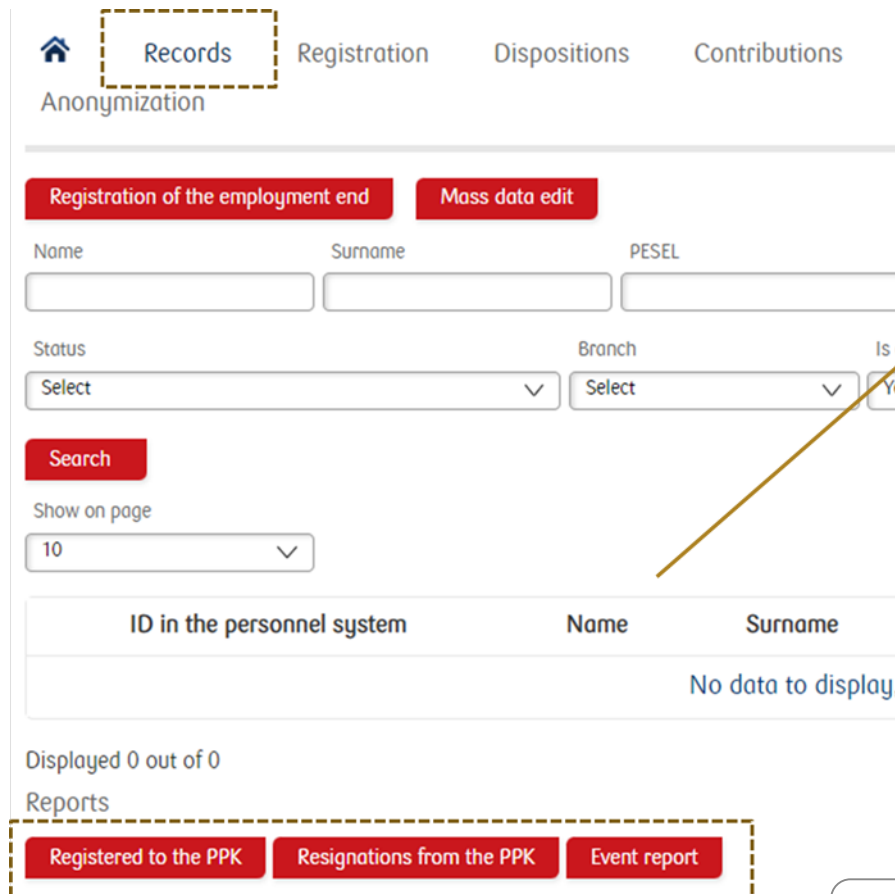


The requirement to generate correct reports is the acceptance of all instructions through **the iPPK Application**.

Watch the **tutorial:**
[iPPK Autozapis](#)

Records – report: Event list

In the “Records” folder there is a possibility to download the Event (withdrawal) report that PKO TFI communicates to the employer.



- ✓ The report can be generated in xlsx or xml format (in Working Group format).
- ✓ You also have the option to choose the types of events shown in the report.

Disbursement information is also available in the “Participant withdrawals (Wyплаты uczestnika)” tab available in the employee's records, as well as via the API.



Remember! If an employee initiates a withdrawal, you will be notified **via email**. In the “Administration (Administracja)” folder (Parameters (Parametry) tab), you can configure any person who should receive such messages.

Watch the tutorials:

[Informacja o wypłatach uczestnika iPPK Autozapis](#)

Orders accepted by the Employer



Pursuant to the PPK Act, the Employer implements the following instructions submitted by the PPK participants directly to the Employer:

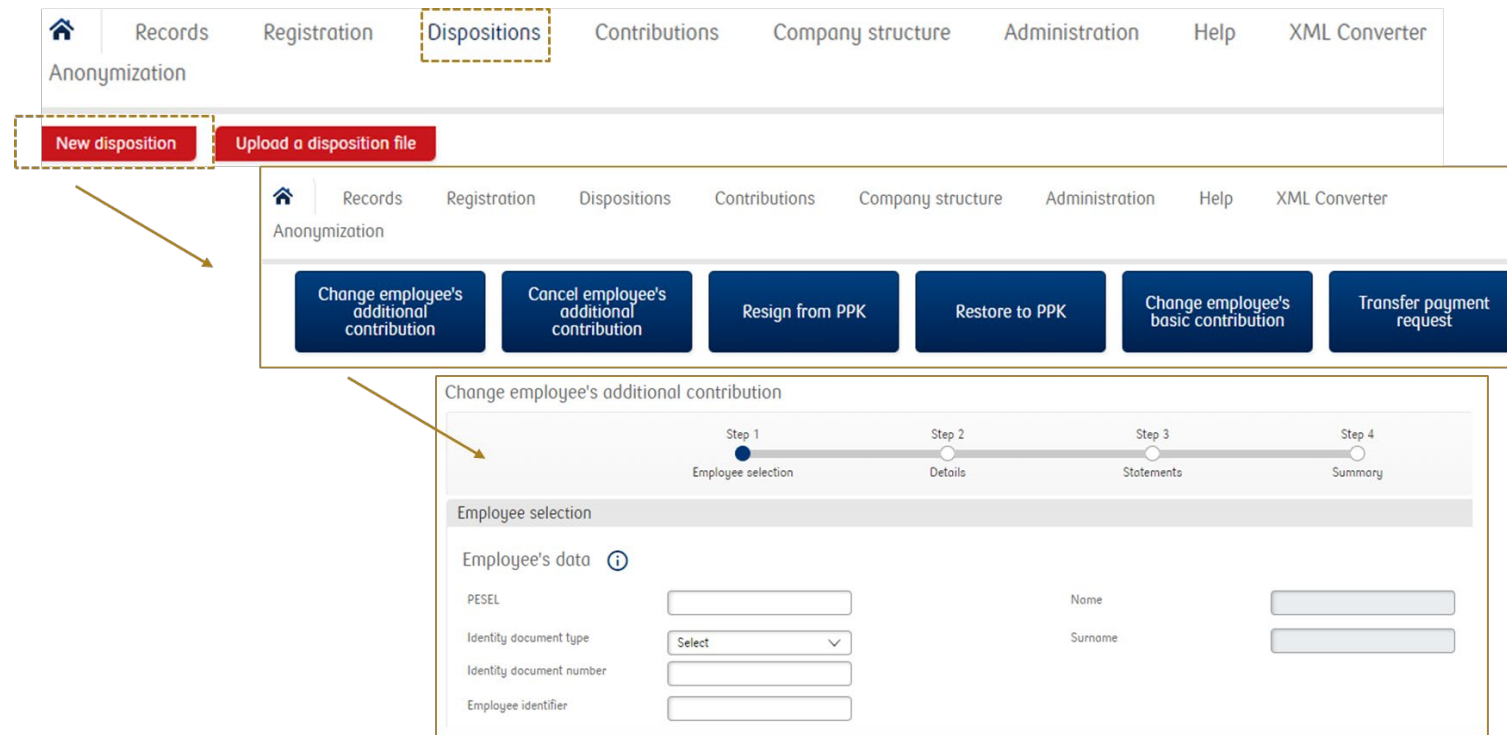
- ✓ Resignation from PPK (i.e. resignation from making payments to the Plan);
- ✓ Restoration of payments to the PPK (i.e. withdrawal from the previously submitted resignation);
- ✓ Establishment of an additional employee's payment / cancellation of this payment / modification of the payment's amount;
- ✓ Change in the amount of the basic contribution of the employee;
- ✓ Transfer of funds from other PPKs.

There are three variants of handling orders submitted by employees to the Employer using the iPPK Application, if the HR and payroll system does not support orders via the API.

Orders accepted by the Employer – option I

A PPK participant provides information about the order to an employee handling the PPK in the organisation who enters it into the iPPK Application using the appropriate template, prints it, submits to the PPK participant for signature and finally approve it in the iPPK Application.

Orders concerning payments should be additionally entered in the payroll system in order to be taken into account during the subsequent calculation of payments to the PPK.



The screenshot illustrates the iPPK application interface for handling employer orders. The top navigation bar includes: Home, Records, Registration, Dispositions (highlighted with a dashed box), Contributions, Company structure, Administration, Help, and XML Converter. Below the navigation bar, there are two red buttons: "New disposition" (highlighted with a dashed box) and "Upload a disposition file".

Below these buttons, a row of six dark blue buttons is displayed: "Change employee's additional contribution", "Cancel employee's additional contribution", "Resign from PPK", "Restore to PPK", "Change employee's basic contribution", and "Transfer payment request".

The "Change employee's additional contribution" button is selected, leading to a workflow page titled "Change employee's additional contribution". The workflow consists of four steps: Step 1 (Employee selection), Step 2 (Details), Step 3 (Statements), and Step 4 (Summary). Step 1 is currently active.

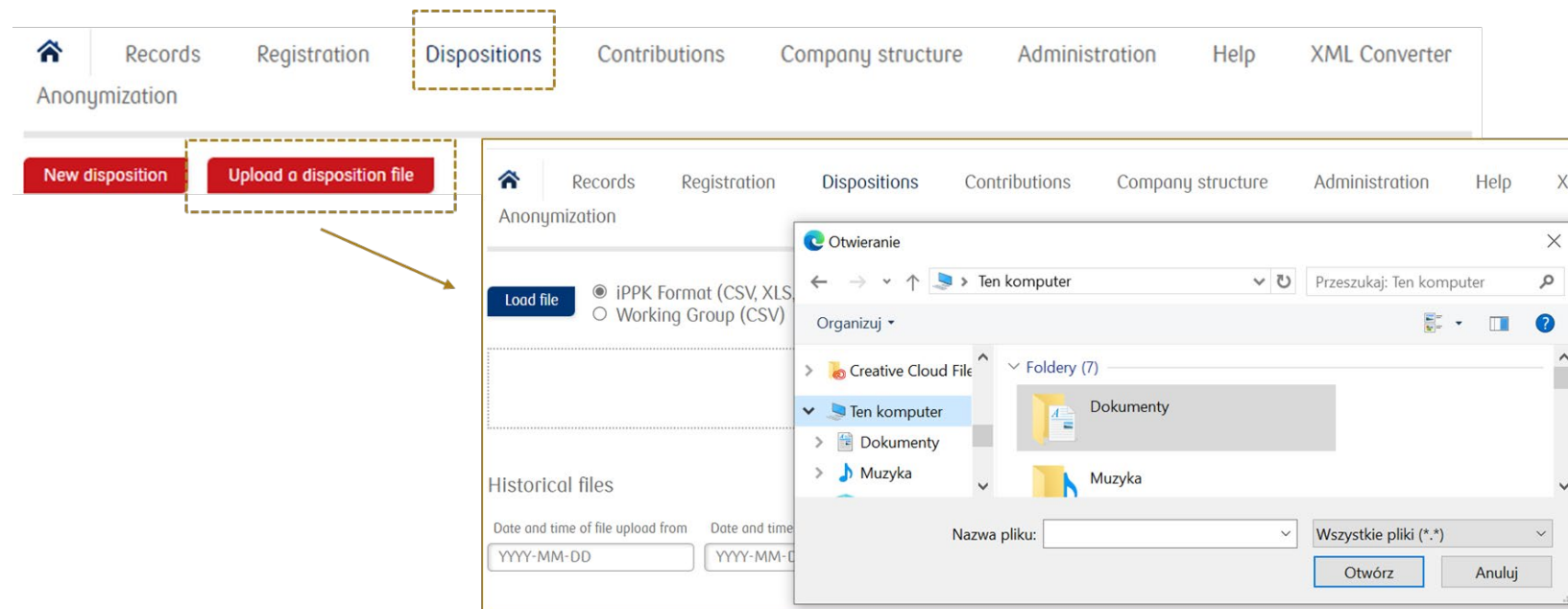
The "Employee selection" section contains the following form fields:

- Employee's data (with an information icon)
- PESEL:
- Identity document type:
- Identity document number:
- Employee identifier:
- Name:
- Surname:

Orders accepted by the Employer – option II

The PPK participant submits to the employee handling the PPK a completed and signed order printout on the template made available by the Employer. Then the employee handling the PPK marks the received order in his/her HR and payroll system and generates a report from that system concerning all orders adopted from the employees for a given period and uploads them to the iPPK Application.

The order report can be drawn up manually outside the HR and payroll system. However, in order to be read correctly by the iPPK Application, it must be prepared based on the specification provided by PKO TFI.



Orders placed by the PPK participants to PKO TFI without the employer



The PPK participant may implement the following orders directly to PKO TFI through i-Fundusze:

- ✓ changes in distribution of payments and funds, return, payout from the PPK when a Participant turns 60;
- ✓ adding/changing authorised persons (hybrid process in accordance with the PPK Act – written form initiated on the website – need to send hard copy to Finat);
- ✓ opening of the register in other products, such as Pension Package for the participants of EPS or PPK;
- ✓ reservation of the identity document;
- ✓ changing postal address and e-mail address;
- ✓ changing telephone number;
- ✓ receiving documentation related to the PPK in the message box on the website concerning e.g. welcome package, annual information

Orders placed by the PPK participants to PKO TFI without the employer



The PPK participant may also place orders to PKO TFI in PKO Bank Polski branches. Such orders include:

- ✓ changing the participant's details;
- ✓ adding beneficiaries authorised to withdraw funds in the case of the participant's death;
- ✓ revoking beneficiaries authorised to withdraw funds in the case of the participant's death;
- ✓ adding a proxy to the register;
- ✓ revoking a proxy;
- ✓ ordering correspondence;
- ✓ disbursement of funds;
- ✓ disbursement of funds in installments;
- ✓ changing the number of installments;
- ✓ return of funds;
- ✓ changing allocation (reallocation of funds, reallocation of contributions);
- ✓ filing an application for the payment of funds in the form of marital benefit;
- ✓ withdrawing/returning funds, making transfer withdrawal in the case of divorce or marriage annulment;
- ✓ adding/changing payment instruction;
- ✓ checking the status and history of the register.

Anonymisation

Home | Records | Registration | Dispositions | Contributions | Company structure | Administration | Help | XML Converter

Anonymization

Upload file iPPK Format (CSV, XLS, XLSX, TXT) or converted from XML

Drag a single file to send

Historical files

Date of file upload (from)	Date of file upload (to)	File status
<input type="text" value="YYYY-MM-DD"/>	<input type="text" value="YYYY-MM-DD"/>	<input type="text" value="Select"/>

Search

Watch tutorial:
[Co zrobić gdy błędnie wgrałem Uczestników?](#)



In the **iPPK application**, it is possible to remove data of a person erroneously entered into the PPK. To do so, you need to select one of the reasons specified in the PPK Records.

Note that the anonymisation process is IRREVERSIBLE.

- ✓ In the file, the **Employee UUID** must be specified, which can be found in the employee's file or in the report with the list of persons entered into the PPK. In the file, specify the **Personal ID No (PESEL)** or the **date of birth**, depending on which data was provided in the **registration file**.
- ✓ You need to remember that only one value should be specified. Entering both values will cause **the file to be rejected** by the application, and an error log field will be displayed.
- ✓ Every file upload needs to be confirmed by an **SMS code**, which will be sent to the user who uploads the file. The file must be confirmed with the SMS code within **2 hours**.
- ✓ Once this time has been exceeded, **the file will be deleted** and the whole process will need to be repeated.
- ✓ The user who uploaded the anonymisation file will receive an **e-mail confirmation** of the file upload.

Information on the risks associated with investing in investment funds

PKO TFI makes every effort to reduce the excessive risks associated with investing in funds. Nevertheless, when investing in PKO Pension – soif (PKO Emerytura – sfio) sub-funds, it should be borne in mind that the benefits of investing funds in PKO Pension – soif (PKO Emerytura – sfio) participation units are accompanied by risks, such as the risk of failure to achieve the expected return on investment, the occurrence of circumstances beyond the fund participant’s control, e.g., operating circumstances, as well as the risk of inflation, liquidity and regulatory changes and liquidation of the fund (sub-fund). Among the risks associated with investing, particular attention should be paid to the risks relating to the investment policy, including, but not limited to: market risk, interest rate risk, currency risk, credit risk, risk related to derivatives, concentration risk, risk related to the safekeeping of assets, as well as settlement risk and deposit liquidity risk. Furthermore, companies and issuers whose shares and bonds, respectively, are purchased for the portfolio may suffer negative consequences for operating in a manner not consistent with the concept of sustainable development, which may negatively affect the value of the shares and/or bonds they issue.

In addition, increased volatility of asset class prices and rates of return of managed sub-funds may be also affected by military operations conducted in Ukraine, possible terrorist acts related to this conflict and pandemic events.

Moreover, for specific PKO Pension – soif (PKO Emerytura – sfio) sub-funds, there may be risks specific only to these sub-funds. For this reason, in order to properly assess the risks of investing funds in the PKO Pension – soif (PKO Emerytura – sfio) fund’s participation units, you should carefully read the investment policy, description of risks, and the investor profile contained in the prospectus or the Key Information Documents (KID).

In particular, it is recommended to get acquainted with the overall risk index (on 1 to 7 scale, where 1 corresponds to the lowest risk and 7 to the highest risk). This index shall be an indication of the risk level of this product compared to other products and shows the probability of losing the money invested due to market changes or as a result of inability to pay out the invested funds. It considers several risks. Its calculation is based on a 5-year history. It is recommended that the expected investment period should not be shorter than the recommended maintenance period. Together with the overall risk index, it is recommended to become acquainted with the scenarios of the sub-fund’s results. The overall risk index, performance scenarios and recommended maintenance period are included in the KID document.

Legal note

This is an advertising message. Before making final investment decisions, please read the information prospectus of the fund and the Key Information Document (KID). The data provided herein does not constitute an offer in the meaning of Article 66 of the Polish Civil Code Act of 23 April 1964 nor an investment consulting service or recommendations relating to financial instruments or their issuers in the meaning of the Act on Trading in Financial Instruments of 29 July 2005, nor is it a form of tax consulting services, legal assistance, or insurance distribution.

An investment in specialised open-ended investment funds involves the purchase of participation units. The PKO Pension – soif (PKO Emerytura – sfio) fund does not guarantee the achievement of the intended investment objective or obtaining a specific investment result. The possibility of losing at least part of the funds deposited must be taken into account.

A detailed description of risk factors associated with investing in participation units of sub-funds separated within the framework of PKO Pension – soif (PKO Emerytura – sfio) is contained in the information prospectus available on the website www.pkotfi.pl under the link www.pkotfi.pl/dokumenty-do-pobrania/prospekty-informacyjne/ and in the KID, available on the website www.pkotfi.pl under the www.pkotfi.pl/dokumenty-do-pobrania/kid/. Both the information prospectus and the KID are only available in Polish.

A summary of the rights of investors in the PKO Pension – soif (PKO Emerytura – sfio) fund is included in the relevant provisions of the information prospectus in chapter III Rights of Fund Participants. A summary of investors' rights is available in Polish.

Before making an investment, it is important to read the contents of the information prospectus, the KID of the individual sub-funds separated within the framework of PKO Pension – soif (PKO Emerytura – sfio).

Legal note

The product is addressed to those accepting a medium investment risk. Due to the composition of the portfolio and the management strategy pursued, the participation unit value may be subject to volatility. The results that may be obtained are set out in the KID documents in the “What are the risks and possible benefits?” section. Sub-funds may invest more than 35% of their assets in money market instruments issued, underwritten or guaranteed by the National Bank of Poland or the State Treasury.

Taxation related to investment in participation units of funds depends on the individual situation of the customer and may change in the future. In order to determine tax obligations you should seek advice from a tax advisor or legal counsel.

All information contained in this material has been generated using sources that PKO TFI considers reliable. PKO TFI declares that the data presented are collected and edited with due diligence. PKO TFI cannot guarantee that it is exhaustive and fully reflects the facts.

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PKO Towarzystwo Funduszy Inwestycyjnych S.A. with its registered office in Warsaw, address: ul. Świętokrzyska 36, 00-116 Warsaw, entered in the Register of Entrepreneurs kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000019384. Share capital (paid-up capital) of PLN 18,460,400. Tax ID No (NIP) 526-17-88-449. PKO TFI S.A. operates on the basis of a permit issued by the Polish Financial Supervision Authority.

Any additional information will be provided on individual request.