



Advertising information



**HOW TO GAIN ACCESS  
TO YOUR PPK OR PPE?**

**IT'S SIMPLE AND CONVENIENT – TAKE A LOOK**



Would you like to have access to your PPK or PPE and transaction history?  
Are you wondering if all contributions to your pension capital are paid in a timely manner?  
Do you want to know if the welcome payment, annual bonus and all payments from the employer have been transferred to your PPK account?

You can check it very easily and conveniently via:



the IKO mobile app



iPKO electronic banking



the i-Fundusze website

You can preview the PPK and PPE register in IKO and iPKO even without having a bank account with PKO Bank Polski S.A. – all you need is to submit an electronic **Application for access to IKO or iPKO without an account.**

## The IKO app and iPKO electronic banking

1. You can download the IKO app to your phone from your device's app store. Type in "IKO" or "PKO" and search for the IKO app.
2. You can also track the current PPK or PPE balance and the transaction history in iPKO – the electronic banking service of PKO Bank Polski S.A. ([www.pkobp.pl](http://www.pkobp.pl)).



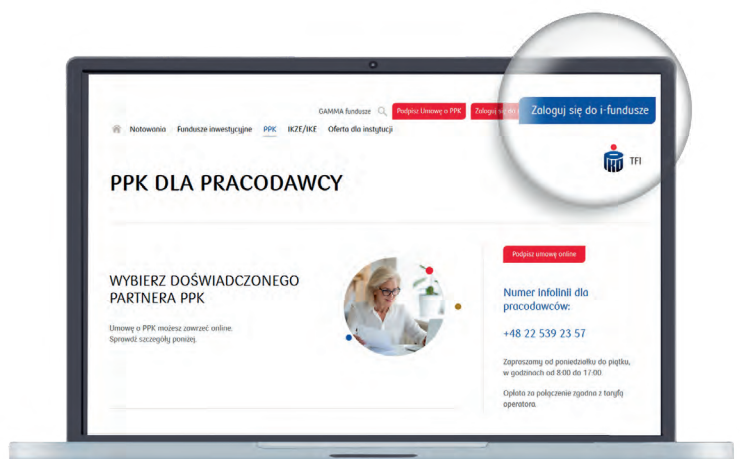
After logging in, go to:

**My products** → **Investing** → select **PPK and PPE**.

## The i-Fundusze website

The PKO TFI i-Fundusze website provides the most extensive access to information about the PPK or PPE account and the option to place selected orders.

You can access the website at [www.pkotfi.pl](http://www.pkotfi.pl) by clicking on the **Log in to i-Fundusze** or **Log in to PPK** button in the top right corner of the page. Then click **First logging Individual**.



## i-Fundusze service – first logon

Prepare the Identifier. This is the 8-digit Participant Number that you will find in the correspondence received from us. It is also part of the register number; in the example sequence 08-XXXXXXXX-997-01, it comes after 08. Image showing the Participant Number.

08- \* \* \* \* \* \* \* \* -997-01

**NOTE!** In order to complete your first logon, make sure that your data is valid. If you are unsure whether your data recorded in the participant register is valid, please contact our helpline. During the conversation, check the scope and validity of the data.

Depending on the scope of your data that we hold, we will offer you one of the following paths to your first logon to the system.



If we do not have your mobile phone number, but we have your Personal ID number (PESEL):

**IT WILL BE NECESSARY TO ORDER A PIN**

After additional verification of data at <https://i-fundusze.pl/firstLogin/individual>, you will order a PIN for your first logon. The order to send a PIN will be confirmed with a text message. We will send you the PIN by post to your correspondence address that we have in the system. Wait for the letter to arrive. The average waiting time for the letter can range from a few days to 2 weeks.

Only after receiving the letter with the PIN, go to <https://i-fundusze.pl/>

Enter the 8-digit Participant Number in the Identifier field and enter the PIN you received in the Password field. Then, after logging in to the system, set your own login Password. After replacing the PIN with the login Password, log in with the set Password. Keep the PIN – it can be used for your authorisation via the helpline in the future.



If we have your mobile phone number and Personal ID number (PESEL):

**YOU DO NOT HAVE TO WAIT FOR A LETTER WITH A PIN**

After additional verification of data at <https://i-fundusze.pl/firstLogin/individual>, you will be able to set your system Password.

Then, go to <https://i-fundusze.pl/> and log in to the system.

If we do not have your e-mail address, you will be asked to provide one after logging in to the system. Therefore, if your access to i-Fundusze is blocked, you can use the “I forgot the password” function.



If we have your mobile phone number and e-mail address:

**YOU DO NOT HAVE TO WAIT FOR A LETTER WITH A PIN**

You can set your system Password at: <https://i-fundusze.pl/firstLogin/individual>.

We will send a message to the e-mail address you have indicated, containing a link which you can use to set the Participant’s system password. Follow the Instructions.

After setting the Password, go to <https://i-fundusze.pl/> and log in to the system.

As a PPK participant, you can use the i-Fundusze website to, among others:

- Monitor the status of the PPK register
- Change sub-funds within the PPK (place orders to change the distribution of payments and funds)
- Withdraw funds from the PPK (place orders for disbursement after reaching the age of 60 or refund before reaching that age)
- Add or change beneficiaries
- Use the broad product range of PKO TFI, including products dedicated to PPK and PPE participants (on preferential terms)
- Receive documentation related to the PPK by e-mail

As a PPE participant, you can use the i-Fundusze website to monitor the status of the PPE register, while PPE-related orders you can handle only through the employer.

## Stay updated

Use our websites actively. Keep checking up on PPK and PPE and keep checking up on us.

For detailed information on how to access your PPK or PPE, go to:

[www.pkotfi.pl/ppk-z-pko-tfi/dostep-do-rejestru-ppk-i-ppe](http://www.pkotfi.pl/ppk-z-pko-tfi/dostep-do-rejestru-ppk-i-ppe)

### **If you have any questions:**

- call 801 32 32 80 or +48 22 358 56 56 (fee according to the operator's tariff) or
- visit any branch of PKO Bank Polski.

## Disclaimer

**The material is for information purposes only. Before taking 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 open-end investment funds and specialised open-ended investment funds involves the purchase of participation units. The funds do 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 Subfunds separated within the funds is contained in the information prospectus available on the website [www.pkotfi.pl](http://www.pkotfi.pl) under the link [www.pkotfi.pl/dokumenty-do-pobrania/prospekty-informacyjne/](http://www.pkotfi.pl/dokumenty-do-pobrania/prospekty-informacyjne/) and Key Information Document (KID), available on the website [www.pkotfi.pl](http://www.pkotfi.pl) under the link [www.pkotfi.pl/dokumenty-do-pobrania/kid/](http://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 fund is included in the relevant provisions of the information prospectus in chapter III Rights of Fund Participants. The summary of the investors' rights is available in Polish.

The list of distributors can be obtained by calling the helpline at 801 32 32 80. Prior to making an investment, please refer to the contents of the information prospectus, the KID of individual subfunds separated within the fund. Information on the handling fees charged can be found in the table of fees available from distributors and at [www.pkotfi.pl](http://www.pkotfi.pl) under the link [www.pkotfi.pl/tabela-oplat/](http://www.pkotfi.pl/tabela-oplat/).

**The product is addressed to those accepting low, medium or high 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 section: What are the risks and possible benefits.** The sub-funds may invest more than 35% of their assets in monetary market instruments issued, guaranteed or underwritten 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, it is advisable to seek advice from a tax advisor or legal advice.

Copyright arising from this material is vested in PKO TFI. No part of this document may be copied or circulated without the consent of PKO TFI. This material may not be recreated or stored in any retrieval system: electronic, magnetic, optical or other which does not adequately protect its content from unauthorised access. The use of this document by unauthorised persons or persons acting in breach of the above principles without the consent of PKO TFI, expressed in writing, may give rise to relevant claims.

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 000001938. 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 upon individual request.