

*Changes to the Allegro Terms & Conditions from July 31, 2025.*

*This document contains changes in the regulations concerning Allegro.pl, Allegro.cz, Allegro.sk and Allegro.hu. You want to know what we are going to change? For earlier versions of the Allegro Terms & Conditions and descriptions of changes made and planned, see [repository](#).*

## Appendix No. 2

### Appendix No. 2. Rules on creating Offer description

#### Section 1. Offer description

(...)

1.4.

(...)

b. When preparing an Offer on Allegro, the Seller should specify the "Condition" parameter of the Goods as per the following characteristics:

**Digital product** — means new, intangible Goods (without physical form) made available to the Buyer by means of electronic communication.

**Collectible product / investment product** — means Goods whose value or qualification results mainly from their unique or specific characteristics (e.g., such as product properties, limited availability, purpose, or significance, in particular artistic, scientific, historical, or sentimental) or the possibility of the material value of the product changing over time.

(...)

#### Section 3. Additional options

When creating an Offer and after its creation, the following additional options to distinguish an Offer visually on the list of Offers on Allegro shall be made available for a fee:

(...)

3.3.

**Feature** — for all forms of sorting except relevance, consists in placing an Offer on the list of featured Offers, i.e. in a clearly separated part of the list of Offers displayed above other Offers, covering only featured Offers, and on the list of featured Products, in the case of an Offer that is a Product

Representative. For sorting by relevance on the list of Products, Feature involves increasing the probability of the Product appearing higher on a given list.

The Feature may only be used by Sellers who have an active Business Account that is not suspended or subject to a temporary restriction regarding access to specific services provided within Allegro and whose sales quality is defined as at least "Neutral". After the loss of the "Neutral" sales quality level, the Seller may continue to use the Feature for additional 7 days, only for the Offers featured on the last day of possessing the sales quality rated at least "Neutral".

~~Only Offers, with the Buy Now option, with the "New" Product status and not combined into a Product bundle are can be Featured.~~

Only Buy Now Offers for Goods with the "New", "Digital Product," "Collectible Product," or "Investment Product" condition are eligible for Feature, and when not combined into a bundle of different Products.

(...)

## Appendix No. 7A

### Appendix No. 7A. Terms & Conditions of PayU Service

(...)

## SECTION 7. COMPLAINTS PROCEDURE

### Terms of accepting and handling complaints

(...)

7.8. If the User does not agree with the settlement of the complaint submitted by the Payment Operator, the User has the right to:

a. request that the case be considered by the Financial Ombudsman;

b. use the Court of Arbitration at the Financial Supervision Commission:  
[https://www.knf.gov.pl/dla\\_konsumenta/sad\\_polubowny](https://www.knf.gov.pl/dla_konsumenta/sad_polubowny)

~~c. use the EU online ODR platform, available at the following internet address:  
<http://ec.europa.eu/consumers/odr/> indicating as the first point of contact the following PayU address:  
[payu@payu.pl](mailto:payu@payu.pl) and the website address <https://poland.payu.com/pomoc/>~~

~~d. c.~~ bring an action against the Payment Operator to a common court of general jurisdiction.

(...)

## Appendix No. 7B

### Appendix No. 7B. Terms & Conditions of the Przelewy24 Service

(...)

#### SECTION 8. COMPLAINTS PROCEDURE

##### Terms of accepting and handling complaints

(...)

~~8.11. The proceeding referred to in paragraph 8.10 above may also be initiated through the ODR platform referred to in Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Regulation on consumer ODR), if the Financial Ombudsman and/or the arbitration court at the Polish Financial Supervision Authority is/are registered in this platform as ADR entities. The ODR platform is available at <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=PL>~~

8.12. 8.11. The complaining party may also file a lawsuit with a common court competent to examine the case, which is, in general, the common court having jurisdiction over the respondent's registered office, thus, in the case of an action brought against the payment operator, the court is the District Court in Poznań – Grunwald and Jeżyce, in Poznań. In this case, the respondent should be the payment operator whose data have been specified in detail in paragraph 1.1. of the Terms & Conditions.

(...)

## Appendix No. 7C

### Appendix No. 7C. Allegro Finance Terms & Conditions

#### SECTION 1. GENERAL CONDITIONS FOR PROVIDING SERVICES

##### Information on the Allegro Finance Service provider

1.1. The entity providing the payment service (hereinafter: "Allegro Finance Service") to Users shall be Allegro Finance sp. z o.o. with its registered office in Poznań at ul. Wierzbicę 1B, 61-569 Poznań, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for Poznań-Nowe Miasto and Wilda, 8<sup>th</sup> Commercial Division of the National Court Register under KRS No 0000814511, with a share capital of PLN 2,750,000.00, paid in full, Tax Identification Number (NIP): 7792511167, (hereinafter: "Allegro Finance"). During the Allegro Finance Service provision, Allegro Finance shall act as the provider of payment services within the meaning of the Act. Allegro Finance may



perform activities covered by the Allegro Finance Service in cooperation with other payment institutions ~~information about agents is available in the Account~~. The Polish Financial Supervision Authority supervises Allegro Finance. Allegro Finance has been entered in the register of national payment service providers maintained by the Polish Financial Supervision Authority as a domestic payment institution under No IP58/2023. The principal place of its business is the aforementioned registered office of Allegro Finance sp. z o.o., mailing address: ul. Wierzbicice 1B, 61-569 Poznań, email address: [kontakt@allegrofinance.pl](mailto:kontakt@allegrofinance.pl).

(...)

1.16a. The Seller may decide that the funds collected in the settlement tool should be paid out in one of the currencies provided by Allegro Finance, different from the Base Currency, by means of the conversion service (hereinafter: "Conversion Currency"), provided by Allegro Finance. **A Conversion Currency payout can only be made to an IBAN account with the country prefix corresponding to the Conversion Currency. Payouts in EUR may be made to any bank account of the Seller subject to paragraphs 4.7 and 4.8 below.**

Allegro Finance regularly updates the available and applied currency conversion rates for the Conversion Currency, which are subject to change. The currency rate finally applied for a given payout is indicated at the time of payout of funds accumulated in the settlement tool by the Seller.

~~1.16b. Paragraphs 1.16 - 1.16a do not apply to funds transferred by the Carrier that the Carrier collected from the Addressee in connection with the provision of the Service and made available to the Seller (Payment on Delivery Service). Any financial operations related to these funds will be performed in the Polish currency.~~

(...)

## SECTION 4. SPECIFIC RULES FOR THE PROVISION OF THE ALLEGRO FINANCE SERVICE UNDER THE FRAMEWORK AGREEMENT

(...)

### Frequency of Payouts

~~4.6. In the functionality referred to in paragraph 4.1., the Seller may order a payout of funds recorded in PLN:~~

~~a. To a bank account in the IBAN format with the PL prefix and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format with the PL prefix:~~

~~i. as a one-time payout (payout on demand);~~

~~ii. As a recurring payout (automatic payouts); when placing an order for automatic payouts, the Seller shall define their frequency, selecting a daily, weekly, or monthly payout scheme and~~

indicate the day of the week of executing the order (from Monday to Friday). An automatic payout can be processed if the amount in the settlement tool is at least PLN 20 on the day indicated in the automatic payout order.

b. To a bank account in the IBAN format with the prefix other than PL and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format with the prefix other than PL:

i. As a recurring payout (automatic payouts); such an order will be accepted for processing on the first day of the month for amounts below the equivalent of PLN 100, and on the first and fourteenth days of the month for amounts equivalent to PLN 100 and higher (if the first or the fourteenth day of the month is a Saturday, Sunday, or public holiday, the payout order will be processed on the next working day). Such an order will also be accepted for processing on any day if the amount in the settlement tool is at least equivalent to PLN 4,000.

ii. As a recurring payout (automatic payout, as set out in clause i. above) or a one-time payout (payout on demand): In the context of a payout combined with the conversion of this Base Currency into the Conversion Currency in accordance with the rules described in paragraphs 1.17d, 1.17f.

4.7. In the functionality referred to in paragraph 4.1., the Seller may order a payout of funds recorded in CZK:

a. To a bank account in the IBAN format with the CZ prefix and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format with the CZ prefix:

i. as a one-time payout (payout on demand);

ii. As a recurring payout (automatic payouts); when placing an order for automatic payouts, the Seller shall define their frequency, select a daily, weekly, or monthly payout scheme and indicate the day of the week of executing the order (from Monday to Friday). An automatic payout can be processed if the amount in the settlement tool is at least CZK 100 on the day indicated in the automatic payout order.

iii. as a recurring payout (as described in clause ii. above) or a one-off payout in the Conversion Currency, as described in paragraph 1.16a of the Terms & Conditions.

b. To a bank account in the IBAN format with the prefix other than CZ and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format with the prefix other than CZ:

i. As a recurring payout from the instrument maintained in CZK (automatic payouts); such an order will be accepted for processing on the first day of the month for amounts below the equivalent of CZK 5,000 and on the first and fourteenth days of the month for amounts equivalent to CZK 5,000 and higher than the equivalent of CZK 5,000 (if the first or the fourteenth day of the month is Saturday, Sunday, or a public holiday, the payout order will be processed on the next working day). Such an order will also be accepted for processing on any day if the amount in the settlement tool

is at least equivalent to CZK 50,000. This payout option is only available to Sellers who had active recurring payout settings in CZK to an account in IBAN format with a prefix other than CZ before March 28, 2024;

ii. ~~As a recurring payout (as described in clause i. above) or a one-off payout in the Conversion Currency to the IBAN account only with the country prefix corresponding to the Conversion Currency or EUR, as described in paragraph 1.16a of the Terms & Conditions.~~

4.8. ~~Using of the functionality referred to in paragraph 4.1, the Seller may order a payout of funds recorded in EUR to a bank account in the IBAN format and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format:~~

i. ~~as a one-time payout (payout on demand);~~

ii. ~~As a recurring payout (automatic payouts); when placing an order for automatic payouts, the Seller defines their frequency, selecting a daily, weekly, or monthly payout scheme and indicating the day of the week of executing the order (from Monday to Friday). An automatic payout can be processed if the amount in the settlement tool is at least EUR 10 on the day indicated in the automatic payout order.~~

iii. ~~as a recurring payout (as described in clause ii. above) or a one-off payout in the Conversion Currency, as described in paragraph 1.16a of the Terms & Conditions.~~

4.9. ~~In the functionality referred to in paragraph 4.1., the Seller may order a payout of funds recorded in HUF:~~

a. ~~To a bank account in the IBAN format with the HU prefix and to an account maintained for the Seller at a different payment institution holding settlement accounts in the IBAN format with the HU prefix:~~

i. ~~as a one-time payout (payout on demand);~~

ii. ~~As a recurring payout (automatic payouts); when placing an order for automatic payouts, the Seller shall define their frequency, select a daily, weekly, or monthly payout scheme and indicate the day of the week of executing the order (from Monday to Friday). An automatic payout can be processed if the amount in the settlement tool is at least HUF 2,000 on the day indicated in the automatic payout order,~~

iii. ~~as a recurring payout (as described in clause ii. above) or a one-off payout in the Conversion Currency, as described in paragraph 1.16a of the Terms & Conditions.~~

b. ~~To a bank account in the IBAN format with a prefix other than HU and to an account held for the Seller in another payment institution with IBAN account with a prefix other than HU only in the Conversion Currency to the IBAN account only with the country prefix corresponding to the Conversion Currency or EUR, as described in paragraph 1.16a of the Terms & Conditions:~~

i. ~~as a one-time payout (payout on demand)~~

~~ii. As a recurring payout (automatic payouts); when placing an order for automatic payouts, the Seller shall define their frequency, select a daily, weekly, or monthly payout scheme and indicate the day of the week of executing the order (from Monday to Friday). An automatic payout can be processed if the amount in the settlement tool is at least HUF 2,000 on the day indicated in the automatic payout order.~~

~~4.10. A payout by the Seller of funds recorded in the settlement tool to accounts defined in paragraphs 4.6(b), 4.7(b), 4.8., and 4.9(b) is conditional upon:~~

~~a. The Seller's bank offering the possibility to settle payouts in a currency provided by Allegro Finance. If the bank does not settle payments in a currency provided by Allegro Finance, Allegro Finance will not be able to make a payout until the Seller changes the account to an account in a bank that does settle transactions in a currency provided by Allegro Finance; and~~

~~b. The account defined in paragraphs 4.6(b), 4.7(b), 4.8 and 4.9(b) being maintained by a bank or a financial institution based in one of the European Union Member States, or in a country subject to equivalent regulations concerning counteracting money laundering and terrorist financing.~~

~~4.11. Allegro Finance will refuse to process the Seller's payout order of the funds recorded in the settlement tool if the account referred to in paragraphs 4.6(b), 4.7(b), 4.8 and 4.9(b) of the Terms & Conditions:~~

~~a. Is not maintained by a bank or a financial institution based in a European Union Member State or in a country subject to equivalent regulations concerning counteracting money laundering and terrorist financing; or~~

~~Is held by a bank or financial institution that does not settle payments in the currency made available by Allegro Finance.~~

~~4.12. In the event of a refusal to make a payout referred to in paragraph 4.11(a), Allegro Finance will notify the Seller of the refusal and of the need to specify a different account for payout.~~

~~4.13. As regards the funds transferred by the Carrier that the Carrier collected from the Addressee in connection with the provision of the Service and made available to the Seller, paragraphs 4.3., 4.3a. and 4.6., 4.12. do not apply. These funds will be paid out to the Seller to the payment account indicated by the Seller as referred to in paragraph 4.4, no later than by the end of the next working day following the day on which the payment order is received from the Carrier.~~

4.6. In the functionality referred to in paragraph 4.1., the Seller may order a payout of funds recorded as per the following table:

The currency of the funds registered on the settlement tool:

- **PLN**

Bank account	one-off payout (on demand) in the Base Currency	recurring payout (automatic payout) in the Base Currency	recurring or one-off payout together with the conversion of that Base Currency into the Conversion Currency
in the IBAN format with the PL prefix	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least PLN 20 on the day indicated in the automatic payout order.	available on conversion of this base currency to EUR in accordance with the rules described in paragraph 1.16a
in the IBAN format with a prefix other than PL	unavailable	on the first day of the month for amounts below the equivalent of PLN 100, and on the first day and fourteenth day of the month for amounts equivalent to PLN 100 and higher than the equivalent of PLN 100	available in accordance with the principles described in paragraph 1.16a
Virtual bank account at PingPong, LianLian Global, Payoneer. Maintained at a bank based in the EU. For Sellers who set payouts before July 31, 2025.	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least PLN 20 on the day indicated in the automatic payout order.	available in accordance with the principles described in paragraph 1.16a
Virtual bank account at PingPong, LianLian Global, Payoneer. Maintained at a bank	unavailable	unavailable	available on conversion of this base currency to EUR in accordance with



based in the EU. For Sellers who set payouts after July 31, 2025.			the rules described in paragraph 1.16a.
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- CZK

Bank account	one-off payout (on demand) in the Base Currency	recurring payout (automatic payout) in the Base Currency	recurring or one-off payout together with the conversion of that Base Currency into the Conversion Currency
in the IBAN format with the CZ prefix	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least CZK 100 on the day indicated in the automatic payout order.	available on conversion of this base currency to EUR in accordance with the rules described in paragraph 1.16a.
in the IBAN format with the prefix other than CZ	unavailable	on the first day of the month for amounts below the equivalent of CZK 5,000, and on the first day and fourteenth day of the month for amounts equivalent to CZK 5,000 and higher than the equivalent of CZK 5,000 The order is also accepted for execution every day, provided that the funds held in the settlement tool are equivalent to at least CZK 50,000. This payout option is only available to Sellers	available in accordance with the principles described in paragraph 1.16a

		who had active recurring payout settings in CZK to an account in IBAN format with a prefix other than CZ before March 28, 2024.	
Virtual bank account at PingPong, LianLian Global, Payoneer. Maintained at a bank based in the EU. For Sellers who set payouts before July 31, 2025.	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least CZK 100 on the day indicated in the automatic payout order.	available in accordance with the principles described in paragraph 1.16a
Virtual bank account at PingPong, LianLian Global, Payoneer. Maintained at a bank based in the EU. For Sellers who set payouts after July 31, 2025.	unavailable	unavailable	available on conversion of this base currency to EUR in accordance with the rules described in paragraph 1.16a.

• EUR

Bank account	one-off payout (on demand) in the Base Currency	recurring payout (automatic payout) in the Base Currency	recurring or one-off payout together with the conversion of that Base Currency into the Conversion Currency
Maintained at a bank based in the EU	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at	available in accordance with the principles described in paragraph 1.16a

		least EUR 10 on the day indicated in the automatic payout order.	
<b>Virtual bank account at PingPong, LianLian Global, Payoneer.Maintained at a bank based in the EU</b>	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least EUR 10 on the day indicated in the automatic payout order.	unavailable

- **HUF**

<b>Bank account</b>	<b>one-off payout (on demand) in the Base Currency</b>	<b>recurring payout (automatic payout) in the Base Currency</b>	<b>recurring or one-off payout together with the conversion of that Base Currency into the Conversion Currency</b>
<b>in the IBAN format with the HU prefix</b>	available	on a daily weekly or monthly basis. An automatic payout can be processed if the amount in the settlement tool is at least HUF 2000 on the day indicated in the automatic payout order.	unavailable
<b>in the IBAN format with the prefix other than HU</b>	unavailable	unavailable	available in accordance with the principles described in paragraph 1.16a.
<b>Virtual bank account at PingPong, LianLian</b>	unavailable	unavailable	available in accordance with the principles

<b>Global, Payoneer. Maintained at a bank based in the EU. For Sellers who set payouts before July 31, 2025.</b>			described in paragraph 1.16a.
<b>Virtual bank account at PingPong, LianLian Global, Payoneer. Maintained at a bank based in the EU. For Sellers who set payouts after July 31, 2025.</b>	unavailable	unavailable	available on conversion of this base currency to EUR in accordance with the rules described in paragraph 1.16a.

4.7. A payout by the Seller of funds recorded in the settlement tool to accounts defined in paragraph 4.6 is conditional upon:

- a. The Seller's bank offering the possibility to settle payouts in a currency provided by Allegro Finance. If the bank does not settle payments in a currency provided by Allegro Finance, Allegro Finance will not be able to make a payout until the Seller changes the account to an account in a bank that settles transactions in a currency provided by Allegro Finance; and
- b. the account as defined in paragraph 4.6 is maintained by a bank or financial institution established in one of the countries of the European Economic Area or the United Kingdom of Great Britain and Northern Ireland.

4.8. Allegro Finance will refuse to process the Seller's payout order of the funds recorded in the settlement tool if the account referred to in paragraph 4.6. of the Allegro Terms & Conditions:

- a. is not maintained by a bank or financial institution established in one of the countries of the European Economic Area or the United Kingdom of Great Britain and Northern Ireland.
- b. is held by a bank or financial institution that does not settle payments in the currency made available by Allegro Finance.

4.9. In the event of a refusal to make a payout referred to in paragraph 4.8(a), Allegro Finance will notify the Seller of the refusal and of the need to specify a different account for payout.

(...)

## SECTION 6. COMPLAINTS PROCEDURE

### Terms of accepting and handling complaints

(...)

6.2. A complaint may be lodged:

- a. in writing by letter sent to Allegro Finance's mailing address referred to in paragraph 1.1;
- b. in the electronic form - [via the contact form on the website https://allegro.pl/Contact2/Contact2.php](https://allegro.pl/Contact2/Contact2.php) to the email address: [reklamacje@allegrofinance.pl](mailto:reklamacje@allegrofinance.pl);
- c. personally for the record during the client's visit to the Allegro Finance registered office.

(...)

~~6.11. The proceedings referred to in paragraph 6.10 above may also be initiated through the ODR platform referred to in Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC (Regulation on consumer ODR), if the Financial Ombudsman and/or the arbitration court at the Polish Financial Supervision Authority is/are registered on this platform as ADR entities. The ODR platform is available at <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show>~~

6.12. 6.11. The party lodging the complaint may also file a lawsuit with a common court competent to examine the case, which is in principle the common court having jurisdiction over the defendant's registered office; thus, in the case of an action brought against Allegro Finance, the competent court is the District Court for Poznań-Grunwald and Jeżyce in Poznań. In this case, the defendant should be Allegro Finance, whose details are stated in paragraph 1.1 of the Terms & Conditions.

(...)

## SECTION 8. MISCELLANEOUS PROVISIONS

### Opting out of the Allegro Finance Service

(...)

8.1a. Within 14 days from the conclusion of the agreement referred to in paragraph 1.4, the Seller may withdraw from it, without stating any reason, by sending a relevant statement [via the contact form on the website https://allegro.pl/Contact2/Contact2.php](https://allegro.pl/Contact2/Contact2.php) by email to [kontakt@allegrofinance.pl](mailto:kontakt@allegrofinance.pl) or by letter to: Allegro Finance sp. z o.o., ul. Wierzbicice 1B, 61-569 Poznań. However, if the Allegro Finance Service is used and completed before the end of this time limit, such payment will not be refundable. The Seller acknowledges that the Allegro Finance Service will be performed at the User's request immediately after concluding the agreement on the provision of this Service.

(...)