

The Polish currency is złoty (PLN - zł), which is divided into 100 groszy. You can check the current exchange rate at the Polish National Bank's website (www.nbp.pl/Kursy/RatesA.html). You can exchange your cash in a Polish bank or in an exchange office ("kantorek" in Polish).

Approximately thirty-eight banks operate in Bydgoszcz. Many of them conduct retail-banking operations in both in PLN and in foreign currencies. Banks are usually open from Monday to Friday, between 08.00 hours to 18.00 hours. You can withdraw cash with your banking card at most cash dispensers ("bankomat" in Polish) all over the city.

You can find a list of banks with addresses at the following website: www.bydgoszcz.pl/informator/finanse_i_prawo/finanse/Banki.aspx

Most shops, restaurants and service providers accept credit cards, but in rural areas you may have to pay in cash.

In order to open a bank account you must present your passport and JFTC Certificate of Status. Comprehensive service in English is not always available. Therefore, it is useful to open an account with a bank that provides Internet banking. You are advised to familiarise yourself with the banking fees. The fees would be set out in standard information or in your contract, and may be subject to negotiations, depending on the bank and the choice of an account.

When making money transfers from abroad to a Polish bank account, please be aware that EU anti-money-laundering regulations require the Polish financial institutions to check all single transfers exceeding 15.000.00 EURO, and cash transfers exceeding 1.000 EURO. You may be asked to show your ID/ passport and identify the beneficial owner of a transaction.

Mailing services: There are several post offices ("poczta" in Polish) in Bydgoszcz. Postal rates are frequently changed. Regular letter stamp for a postcard costs 1.55 PLN (Poland) and 2,40 PLN (International). You can find the current postal charges at <http://www.cennik.poczta.lublin.pl/eng/index.php>

If you choose to pay your bills by postal payment using the form below, please be aware that the payment will be registered within three days. Make the payment at least three days before the scheduled payment date to be sure that the payment is made on time. The fee for the payment made at the post office is 2.50 PLN. Below you will find useful expressions related to bank/ post operations.



