

# USER MANUAL

## TRANSACTIONAL PLATFORM

Document version	4.0		
Date of the document	2025-09-03		
Replace the document version	3.0	of	2023-05-05

[pl.aforti.biz](https://pl.aforti.biz)

## Table of contents

Table of contents .....	2
1 Platform Description .....	3
2 Registration on the Platform.....	3
2.1 User Registration.....	3
2.1.1 Step 1 .....	3
2.1.2 Step 2 .....	5
2.1.3 Step 3 .....	5
2.1.4 Step 4 .....	5
2.2 Adding the Bank Accounts .....	11
2.3 Logging to the System .....	13
2.4 Changing User Data.....	14
2.5 Other Users Authorization .....	16
2.6 Mail Confirming the Registration.....	17
3 Accounting Processes in the System.....	17
3.1 Purchasing the Currency on the Platform.....	17
3.2 Currency Sales on the Platform .....	19
3.3 Order Cancellation .....	19
3.4 Order Settlement .....	19
3.5 Price Alert.....	19
4 Register of Orders and Transactions.....	20
5 AFORTI.BIZ Loyalty Program .....	21
5.1 AFORTI.BIZ Loyalty Program Description .....	21
5.2 Bonus points converter .....	21
5.3 AFORTI.BIZ Loyalty Program Participation.....	21
5.4 Collecting and spending points .....	22
6 Information Portal AFORTI.BIZ.....	25
7 Contact Us.....	26
8 Instructions .....	27

## 1 Platform Description

The Platform is owned by Aforti Exchange SA, hereinafter referred to as Aforti.

The System is a very intuitive Platform for buying or selling currencies.

The user makes a transaction via his/her profile on the AFORTI.BIZ Platform, which keeps an exchange rate reserved until the funds are transferred to Aforti. Exchange rates are constantly presented to the user on the main page pl.aforti.biz or after logging into user's account on the AFORTI.BIZ Platform. Users' individual exchange rates with discounts obtained are available after logging into the user's account.

The currency exchange System will be available online after the customer has registered. The customer will transfer funds in order to exchange currencies electronically via transfers to the bank accounts of Aforti Exchange SA.

The Platform also has the functionality of transferring funds from currency conversion by the user to third parties / entities defined in the user's panel.

The main assumption of the Platform is the possibility of currency exchange at wholesale prices. Orders, transactions, settlements and transfers will be processed electronically via currency dealers.

## 2 Registration on the Platform

Registration on the Platform is carried out within 4 steps.

Information about the steps is provided by SMS and e-mail sent to the User. The registration process verifies the user's address details and identification numbers in terms of its format and content: NIP, REGON, PESEL, telephone number. During registration, the user accepts the „Regulations for the provision of services”, which can be found at pl.aforti.biz.

### 2.1 User Registration

Registration is carried out within 4 steps.

#### 2.1.1 Step 1

The user pre-registers - by completing the form at pl.aforti.biz , using the "CREATE A FREE ACCOUNT" or "ECHANGE CURRENCY!" on the main page:

The screenshot shows the Aforti platform homepage. At the top, there is a navigation bar with the Aforti logo and links for ABOUT US, NEWS, EXCHANGE RATES, PRODUCTS, and LOG IN. A prominent yellow button labeled "CREATE A FREE ACCOUNT" is on the right. Below the navigation bar, three statistics are displayed in blue boxes: "Entrepreneurs registered on the platform: 2 243", "Total value of the exchanged currency: 2 245 695 915,49 EUR", and "Thanks to us, entrepreneurs saved: 460 354 586,79 PLN". The main content area features a large image of a smiling woman with the text "Currency Exchange! Favorable rates and secure transactions for businesses" and a blue "EXCHANGE" button. To the right, a table displays exchange rates for various currencies, updated on 21 August 2025 at 13:31. The table includes columns for CURRENCY, BUY, and SELL rates. Below the table, there are links for "MORE" and "CALCULATOR".

CURRENCY	BUY	SELL
EUR	4,2438	4,2618
USD	3,6421	3,6596
GBP	4,9055	4,9231
CHF	4,5136	4,5427
CZK	0,1717	0,1749
NOK	0,3571	0,3604
SEK	0,3782	0,3832
RON	0,8309	0,8530
DKK	0,5668	0,5728
CNY	0,5044	0,5347

Then the User is redirected to fill in the proper form:

## Register and start saving now!

Account type

☒ Company   ☐ Individual  
☒ Representative   ☐ Proxy

E-mail

Login

Password

Retype password

Mobile phone

Mobile phone

Tax ID

☐ I have read and agree to the Terms and Conditions  
☐ I agree to receive from Aforti Exchange S.A. marketing information using my email address - art. 10 of the Act on the provision of electronic services.  
☐ I agree to receive from Aforti Exchange S.A. marketing information using my phone number - art. 172 section 1 Telecommunications Law.  
☐ I agree to the sharing by Aforti Exchange S.A. my personal data in the form of name, cell phone number, email address for cooperating entities - entities from the Aforti group, in order to send me marketing communication by these entities, in particular in the form of promotion of goods and services, information about events regarding activities and promotion of the development of brands of cooperating entities

REGISTER

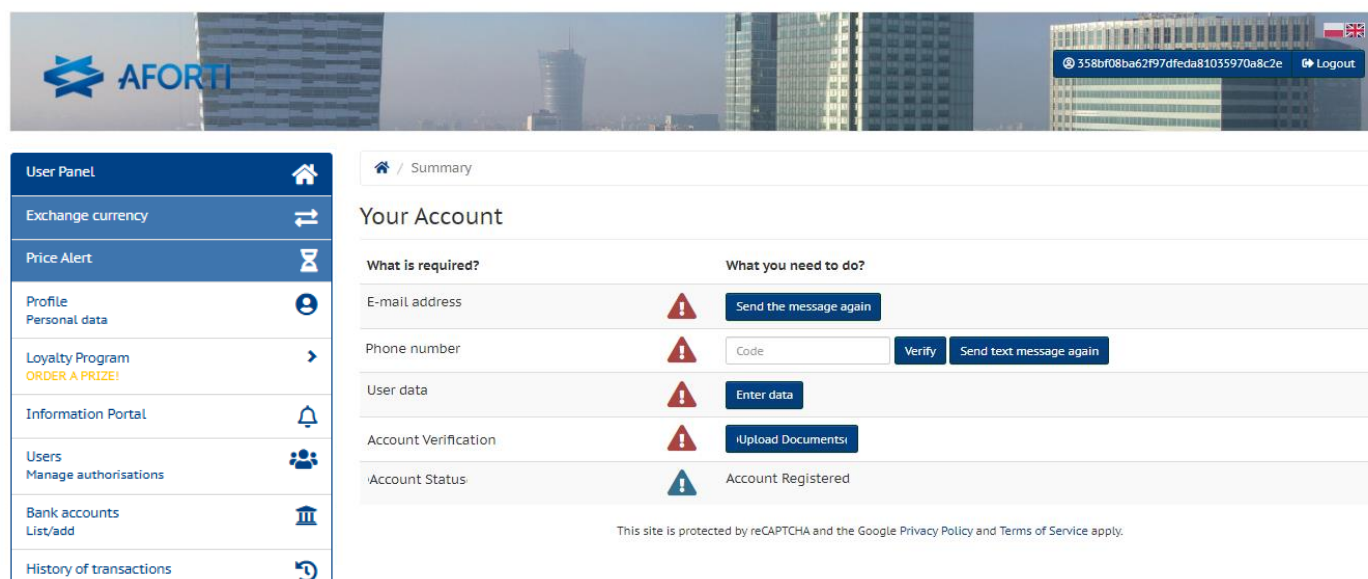
This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

The form requires the user to provide the necessary data to set up an account.

The rules of required data in the form are as follows:






Pole/Field	Opis/Description
<b>Account type</b>	A Company or An individual And Representative or Proxy
<b>Email address</b>	Proper e-mail address
<b>Login</b>	Any string of 8 to 52 characters (not previously reserved in the System by another user)
<b>Password</b>	The password according to its standard has to contain at least: <ul style="list-style-type: none"> <li>• 8 characters</li> <li>• 1 digit</li> <li>• 1 capital letter</li> <li>• 1 lowercase letter</li> </ul>
<b>Repeat password</b>	The passwords have to match
<b>Phone</b>	The correct mobile phone number to which the communiques from the Platform will be sent
<b>Tax ID</b>	The correct Tax ID number (not previously registered in the System)
<b>4 checkboxes</b>	Acceptance of the regulations Consent to the processing of personal data for marketing purposes via email Consent to the processing of personal data for marketing purposes via phone Consent to the processing of personal data for marketing purposes for cooperating entities

After completing the form and clicking the "Register" button, the User is transferred to the User's account still not completed - in order to complete the registration.



**User Panel** / Summary

### Your Account

What is required?	What you need to do?
E-mail address	 <a href="#">Send the message again</a>
Phone number	 Code <input type="text"/> <a href="#">Verify</a> <a href="#">Send text message again</a>
User data	 <a href="#">Enter data</a>
Account Verification	 <a href="#">Upload Documents</a>
Account Status	 Account Registered

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

### 2.1.2 Step 2

Confirmation of the phone number.

The user receives an activation SMS to the number provided in the form.

The received SMS code should be entered in the field marked "Code" and confirmed by clicking "Verify".

If the SMS code does not arrive within max. 3 minutes after User's initial registration on the AFORTI.BIZ platform, please select the "Resend SMS" option and repeat the procedure from the beginning.

### 2.1.3 Step 3

Email confirmation.

After initial registration, the System sends an activation message to the e-mail address provided by the User, which the User shall open and click on the appropriate link.


### 2.1.4 Step 4

Supplementing the remaining data.

By clicking the "Profile" button, the User is automatically transferred to the place on the Platform where he/she is required to complete all data indispensable to complete the transaction:


2.0

## 2.1.4.2 Company and Real Beneficiary Data (company accounts only)



358bf08ba62f97dfeda81035970a8c2e
Logout

User Panel
Exchange currency
Price Alert
Profile
Personal data
Loyalty Program
ORDER A PRIZE!
Information Portal
Users
Manage authorisations
Bank accounts
List/add
History of transactions
Price alerts
Report a problem
Contact us
Instructions and Messages
Logout

Feel free to contact us!


/ User profile / Edit profile

Edit profile

Customer data
Company data
Beneficial Owners
Documents
Pep declaration
Consent declaration

Tax ID \*
Company Name \*
Business Type \*
☐ Foreign Exchange or Money Service Business
Street \*
Building number \*
Flat/Suite Number
Postcode \*
City \*
Voivodeship/Province \*
Mazowieckie
The source of wealth

Previous Tab
Next Tab

## Real Beneficiary:

User Panel / User profile / Edit profile

### Edit profile

☒ Customer data
 ☒ Company data
 ☐ Beneficial Owners
 ☐ Documents
 ☐ Pep declaration
 ☒ Consent declaration

**Ultimate Beneficial Owner** - Person who holds minimum 25% of shares or voting rights in the company – directly or indirectly via other company. It doesn't have to be the CEO or CFO!

**Beneficial Owner Definition:**

First name \*

Second Name

Last Name \*

Nationality \* Poland

Address

PESEL PESEL

Birthdate

Birth Country Poland

Identity Card Type Identity Card

Identity Card Number Identity Card Number

Ownership Structure (%)

Other Data

**Save Beneficial Owner**

Feel free to contact us!

DEALING  
tel: 22 647 50 30

Stay informed!

◀ Previous Tab Next Tab ▶

## 2.1.4.3 Documents

Depending on the account type and registration method, the User provides the required files using the form.

## 1. Verification of the User's identity

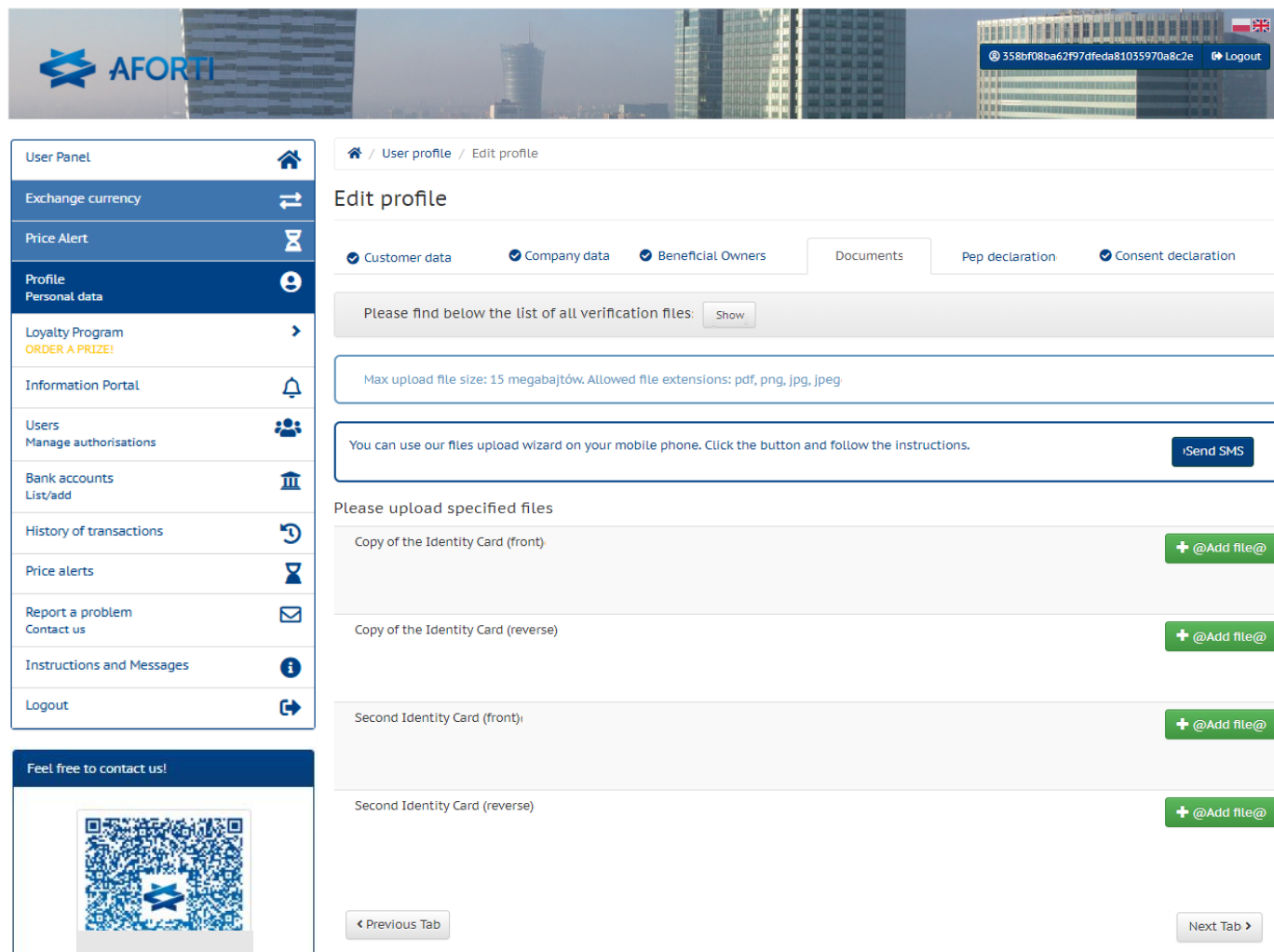
- a. Company User
  - i. ID card scan
  - ii. Scan of the second ID card (for remote registration only)
  - iii. Scan of authorization document (when registering an authorized person)
- b. Individual User
  - i. ID card scan
  - ii. Scan of the second ID card (for remote registration only)
- c. Authorized User



- i. ID card scan
- ii. Scan of the second ID card (for remote registration only)

## 2. Authorization Verification

- a. Scan of authorization document



The screenshot displays the AFORTI.BIZ user interface. At the top, there is a header with the AFORTI logo and a user profile section showing a login ID and a 'Logout' button. Below the header is a sidebar menu with options like 'User Panel', 'Exchange currency', 'Price Alert', 'Profile', 'Loyalty Program', 'Information Portal', 'Users', 'Bank accounts', 'History of transactions', 'Price alerts', 'Report a problem', 'Instructions and Messages', and 'Logout'. The main content area is titled 'Edit profile' and includes tabs for 'Customer data', 'Company data', 'Beneficial Owners', 'Documents', 'Pep declaration', and 'Consent declaration'. The 'Documents' tab is active, showing a list of verification files. A message indicates the maximum upload file size is 15 megabajtów and lists allowed file extensions: pdf, png, jpg, jpeg. Below this, there is a section for uploading specific files, including 'Copy of the Identity Card (front)', 'Copy of the Identity Card (reverse)', 'Second Identity Card (front)', and 'Second Identity Card (reverse)'. Each item has a green '+ @Add file@' button. At the bottom, there are 'Previous Tab' and 'Next Tab' navigation buttons.

User Panel / User profile / Edit profile

### Edit profile

☒ Customer data
 ☒ Company data
 ☒ Beneficial Owners
 Documents
 Pep declaration
 ☒ Consent declaration

Please find below the list of all verification files: [Show](#)

Max upload file size: 15 megabajtów. Allowed file extensions: pdf, png, jpg, jpeg

You can use our files upload wizard on your mobile phone. Click the button and follow the instructions. [Send SMS](#)

Please upload specified files

Copy of the Identity Card (front) [+ @Add file@](#)


Copy of the Identity Card (reverse) [+ @Add file@](#)

Second Identity Card (front) [+ @Add file@](#)

Second Identity Card (reverse) [+ @Add file@](#)


[Previous Tab](#) [Next Tab](#)

## 2.1.4.4 PEP (Politically Exposed Person) Declaration



358bf08ba62f97dfeda81035970a8c2e
Logout

User Panel
Exchange currency
Price Alert
Profile
Personal data
Loyalty Program
ORDER A PRIZE!
Information Portal
Users
Manage authorisations
Bank accounts
List/add
History of transactions
Price alerts
Report a problem
Contact us
Instructions and Messages
Logout

Feel free to contact us!


/ User profile / Edit profile

Edit profile

Customer data
Company data
Beneficial Owners
Documents
Pep declaration
Consent declaration

**Politically Exposed Person** - A person who takes or has been taking in past the high profile political role – in the central government as well as in the local governments, incl. independent justice system and his/her immediate family members.

PEP definition

☐ I'm not PEP
☒ I'm PEP

☐ I am aware of criminal liability for making a false statement

Type of position held or degree of relationship or type of relationship with a PEP person

The source of wealth


Property Source Other

The source of property values involved in economic relations or subjected to transactions of Aforti Exchange

Other

Previous Tab
Next Tab

## 2.1.4.5 Marketing Consents



358bf08ba62f97dfeda81035970a8c2e
Logout

User Panel
Exchange currency
Price Alert
Profile
Personal data
Loyalty Program
ORDER A PRIZE!
Information Portal
Users
Manage authorisations
Bank accounts
List/add
History of transactions
Price alerts
Report a problem
Contact us

/ User profile / Edit profile

Edit profile

Customer data
Company data
Beneficial Owners
Documents
Pep declaration
Consent declaration

☐ I agree to receive from Aforti Exchange S.A. marketing information using my email address - art. 10 of the Act on the provision of electronic services.

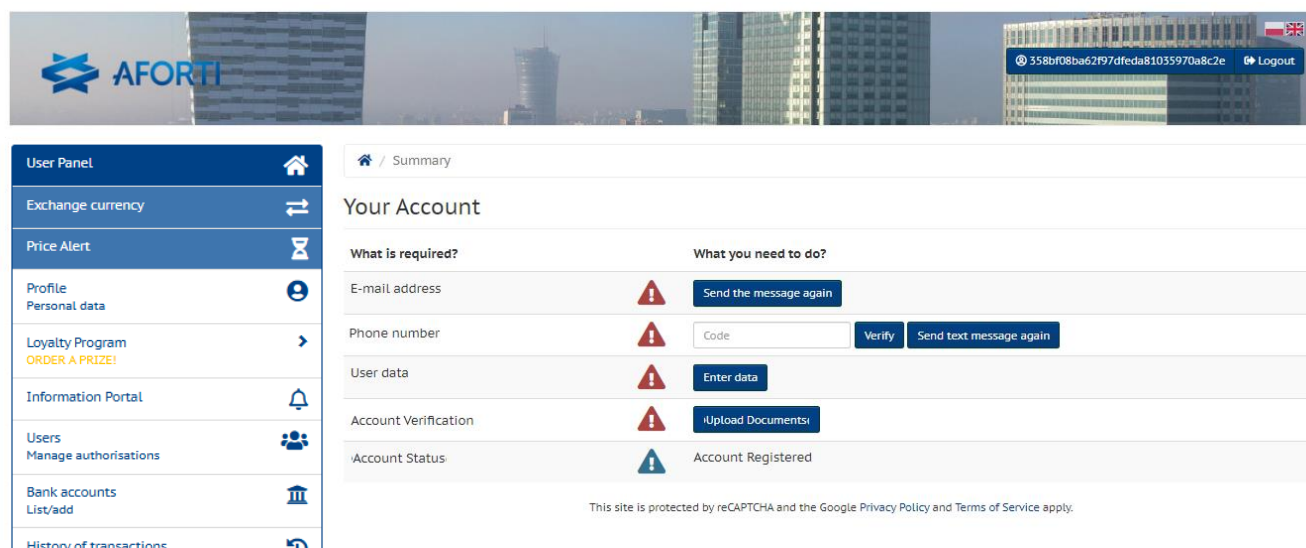
☐ I agree to receive from Aforti Exchange S.A. marketing information using my phone number - art. 172 section 1 Telecommunications Law.

☐ I agree to the sharing by Aforti Exchange S.A. my personal data in the form of name, cell phone number, email address for cooperating entities - entities from the Aforti group, in order to send me marketing communication by these entities, in particular in the form of promotion of goods and services, information about events regarding activities and promotion of the development of brands of cooperating entities

Previous Tab
Finish

### 2.1.4.6 Documents verification

After delivery of the files to the server, the documents are awaiting verification by an authorized employee of Aforti:



What is required?	What you need to do?
E-mail address	<a href="#">Send the message again</a>
Phone number	<input type="text" value="Code"/> <a href="#">Verify</a> <a href="#">Send text message again</a>
User data	<a href="#">Enter data</a>
Account Verification	<a href="#">Upload Documents</a>
Account Status	Account Registered

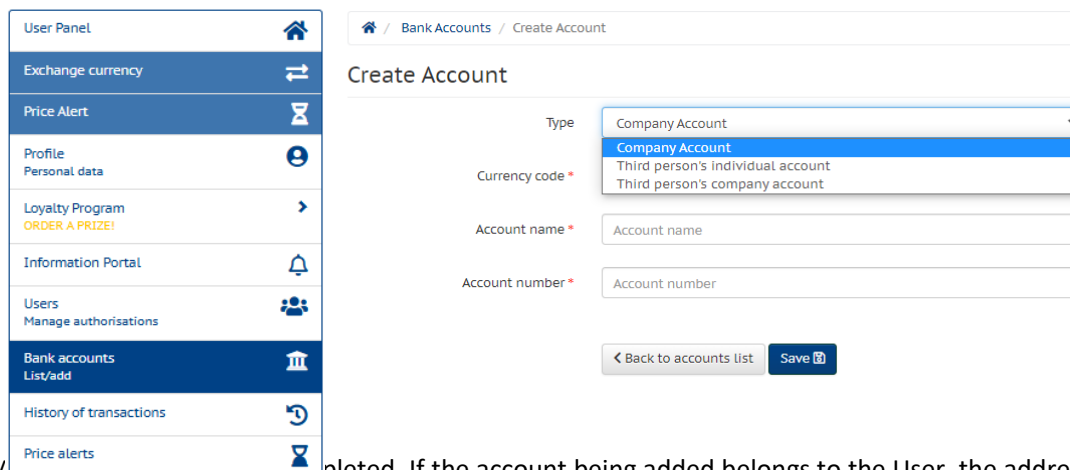
This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

After verification the User receives via email a notification about account activation.

## 2.2 Adding the Bank Accounts

The added Bank Accounts allow the User to carry out transactions on their own bank accounts or bank accounts of third parties / entities to which the User wants to transfer funds after conversion on the AFORTI.BIZ Platform. The data of the created Bank Account are used only in the process of identifying payments from the User and identifying the account number for carrying out a return transfer for the User.

In order to add an account, simply click the "Add account" button, selecting its type from the drop-down list:



Bank Accounts / Create Account

Create Account

Type: Company Account

Currency code \*:

Account name \*:

Account number \*:

[Back to accounts list](#) [Save](#)

completed. If the account being added belongs to the User, the address data will be automatically supplemented with User's data from his profile.

While adding a third party / third party account, the address details must be completed manually:

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions


Price alerts

Report a problem  
Contact us

Instructions and Messages

Logout

Feel free to contact us!



tel:

DEALING

tel: 22 647 50 30

Stay informed!

We are proud to introduce the Information Portal – your daily source of business, financial, and economic news.

This service is designed with your needs and convenience in mind. With just one click you

/ Bank Accounts / Create Account

### Create Account

Type

Third person's company account

A bank account that is not the account of the User or of the person over which the User acts as a legal representative

Third party's e-mail address

☐ I hereby represent that I have been granted the consent to submit to Aforti Exchange S.A. the personal data of the bank account holder I indicated for the purpose of proper execution of foreign exchange transactions as well as to use the bank account holder's e-mail address for the purpose of sending the confirmation of entering the data in the system and fulfilling by the Company its information obligation pursuant to Article 25 of the Personal Data Protection Act of 29th August 1997 (Journal of Laws of 2016, item 922 as amended).

Currency code \*

(PLN) Polish zloty

Account name \*

Account number \*

Company Name \*

VAT ID \*

Business Type \*

Individual running a business activity

☐ Foreign Exchange or Money Service Business \*

Street \*

Building number \*

Flat/Suite Number

Postcode \*

City \*

Voivodeship/Province \*

Dolnośląskie

< Back to accounts list

Save

The System User will have a constant view of the accounts he/she has added, along with information whether it is owned by the User or whether it is a third party account:

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions

Price alerts

/ Bank Accounts

### Bank Accounts

Account name	Account number	Currency code	Third person's account	
Alior PLN Alior Bank SA	<input type="text"/>	PLN	Nie	<a href="#">Edit</a> <a href="#">Hide</a>
Alior Euro Alior Bank SA	<input type="text"/>	EUR	Nie	<a href="#">Edit</a> <a href="#">Hide</a>
BZ WBK PLN Santander Bank Polska S.A.	<input type="text"/>	PLN	Nie	<a href="#">Edit</a> <a href="#">Hide</a> <a href="#">Delete</a>
PKO BP PLN Powszechna Kasa Oszczędności Bank Polski SA	<input type="text"/>	PLN	Nie	<a href="#">Edit</a> <a href="#">Hide</a> <a href="#">Delete</a>
<input type="text"/> Bank Millennium SA	<input type="text"/>	GBP	Tak	<a href="#">Edit</a> <a href="#">Hide</a>

Create Account

Additionally, it is possible to hide the account (with the option of its revealing again) if the User temporarily refuses to use it. The advantage of this solution is that the hidden account does not appear in the list of accounts during the transaction, which minimizes the risk of erroneous orders.

When defining the own name of each account, it is worth entering the currency denomination in its description (e.g. ING PLN), that will allow the User to choose the account in the appropriate currency even faster.

## 2.3 Logging to the System

To log in to the System, please simply click on "LOG IN" in the upper right corner or the "CHANGE CURRENCY" button at pl.aforti.biz:



The screenshot shows the AFORTI.BIZ homepage. At the top, there is a navigation bar with the AFORTI logo, links for ABOUT US, NEWS, EXCHANGE RATES, PRODUCTS, and LOG IN, and a prominent yellow button labeled "CREATE A FREE ACCOUNT". Below the navigation bar, three statistics are displayed in blue boxes: "Entrepreneurs registered on the platform: 2 243", "Total value of the exchanged currency: 2 245 695 915,49 EUR", and "Thanks to us, entrepreneurs saved: 460 354 586,79 PLN". The main content area features a large image of a smiling woman in a white shirt. Overlaid on this image is a yellow box with the text "Currency Exchange!" and "Favorable rates and secure transactions for businesses", along with a blue "EXCHANGE" button with a right arrow. To the right of the image, there is a table of currency exchange rates, updated on 21 August 2025 at 13:31. The table lists various currencies with their buy and sell rates. Below the table are buttons for "MORE" and "CALCULATOR", both with right arrows.

CURRENCY	BUY	SELL
EUR	4.2438	4.2618
USD	3.6421	3.6596
GBP	4.9055	4.9231
CHF	4.5136	4.5427
CZK	0.1717	0.1749
NOK	0.3571	0.3604
SEK	0.3782	0.3832
RON	0.8309	0.9530
DKK	0.5668	0.5728
CNY	0.5044	0.5347

\* Wholesale rates

## Please log in

Login \*

Password \*

☐ Remember me

[@I forgot the login@](#) | [I forgot my password](#)

PLEASE LOG IN
 ➔

[Don't have an account yet? Register for free](#)

## 2.4 Changing User Data


At any time, the User may modify his/her data by clicking on the sidebar of the menu, in the "Profile" item.

The screenshot shows the AFORTI user interface. The top header features the AFORTI logo and a user profile summary with a unique ID and a 'Logout' button. The left sidebar contains a menu with the 'Profile' item highlighted. The main content area is titled 'User profile' and displays a table of personal data. Below the table, there are four buttons: 'Edit', 'Change Password', '@Upload files', and 'Delete account'.

User profile	
Login	f6ade9ff5cbc5ec63c69255192330f83
E-mail	rapid@eggnog.com
Phone	+48 874 995 6986
Full name	Cotton Quince
Street	Turn 71/62
City	62-007 Biskupice, Wielkopolskie


Buttons: [Edit](#) [Change Password](#) [@Upload files](#) [Delete account](#)

To modify the data, just click the "Edit" button.



358bf08ba62f97dfeda81035970a8c2e
Logout

User Panel
Exchange currency
Price Alert
Profile
Personal data
Loyalty Program
ORDER A PRIZE!
Information Portal
Users
Manage authorisations
Bank accounts
List/add
History of transactions
Price alerts
Report a problem
Contact us
Instructions and Messages
Logout

Feel free to contact us!

tel:
DEALING
tel: 22 647 50 30

Stay informed!

We are proud to introduce the Information Portal – your daily source of business, financial, and economic news.

This service is designed with your needs and convenience in mind. With just one click, you gain access to the latest Market Report from the AFORTI.BIZ Treasury Department, important platform announcements, up-to-date news from the world of business, finance, and the economy – provided in collaboration with PAP (Polska Agencja

/ User profile / Edit profile

Edit profile

☒ Customer data
☒ Company data
☒ Beneficial Owners
☒ Documents
☒ Pep declaration
☒ Consent declaration

First name \*
Cotton
Last Name \*
Quince
Login \*
f6ade9ff5cbc5ec63c69255192330f83
E-mail \*
@
Alternative e-mail address
@
Second alternative e-mail address
@
Phone \*
+48874995698
Mobile phone
Nationality \*
Poland
PESEL \*
Birth Date
Birth Country
Poland
Identity Card Type \*
Identity Card
Identity Card Number \*
The expiration date of the ID document
2024-07-08
Street \*
Turn
Building number \*
71
Flat/Suite Number
62
Postcode \*
62-007
City \*
Biskupice
Voivodeship/Province \*
Wielkopolskie

Next Tab >

If you want to change your current password, just click the "Change Password" button:



User Panel / User profile / Change Password

### Change Password

Old Password

New Password \*

Retype New Password \*

[Back to profile](#) [Change Password](#)

## 2.5 Other Users Authorization

The User has the right to authorize any number of other Users to perform transactions using his account (incl. its settings and discounts). If they are not registered on the AFORTI.BIZ Platform at the time of their authorization by the User, the System will send an invitation to register.

User authorisation has been created. User was invited to register.

/ Users

### Users

Showing 1-1 of 1 item.

#	Name	Status	
1	upowazniony@gmail.com	Pending	<a href="#">Delete</a>

[Authorise a user](#)

The authorized User will have no access to the settings of the User authorizing him/her and, above all, he will not be able to add, change or delete Bank Accounts.

For the proper functioning of his/her authorization, the authorized User must complete his/her profile in the System, as required by the legal obligations imposed on the Provider (Aforti).

The authorization can be removed by the User at any time.

A scan of the written authorization must be attached to the form. The authorization will be active after being verified by an authorized employee of Aforti.

/ Users / Authorise a user

### Authorise a user

Please enter the e-mail address of the person You wish to authorise to order transactions on Your behalf.

Please attach verification files:

Copy of the Empowerment (Example) [Add file](#)

E-mail \*

[Back to list](#) [Add](#)



## 2.6 Mail Confirming the Registration

After correct, full registration, the next business day at noon, the User receives a welcome email from the AFORTI.BIZ Platform confirming successful registration and indicating contact details to the Regional Sales Director.

## 3 Accounting Processes in the System

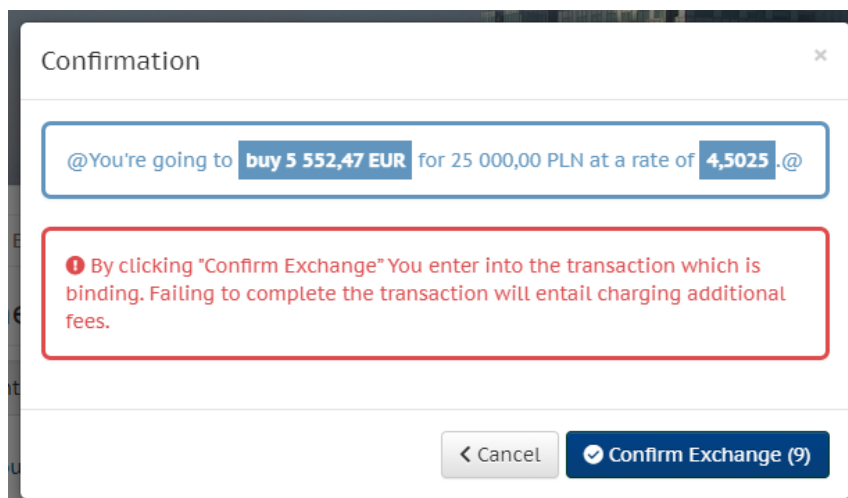
### 3.1 Purchasing the Currency on the Platform

The User selects "Exchange currency" in the left menu bar and has two options to choose from; he/she can either 1. enter the amount in the currency, which he/she has, or 2. the amount in the currency, which he/she wants to receive. The user can optionally select the transaction validity date for today, tomorrow, or the day after tomorrow. The System will automatically recalculate the opposite amount, taking into account the current exchange rate displayed in the real time on the upper bar.

If the User has more than one account in a given currency defined, he/she either 1. must verify from which account he/she wants to make the transfer to Aforti or 2. to which account he/she wants to receive the transfer from Aforti. In the case of only one account in a given currency, it will be automatically topped up, and in the absence of a defined account, the "Add Account" button will appear that will automatically redirect the User to the form.

Transfers to third party accounts are done in the same way, with an additional option of entering a unique transfer description (e.g. resulting from a paid invoice), as well as the option of transferring a fraction of the amount from the exchange to User's account. Transfers to third party accounts also require additional authorization. It consists in confirming the operation by entering the code that the User will receive via SMS in the authorization window. After entering it correctly, the User will receive a confirmation of the authorization of the transfer to the account of a third party.

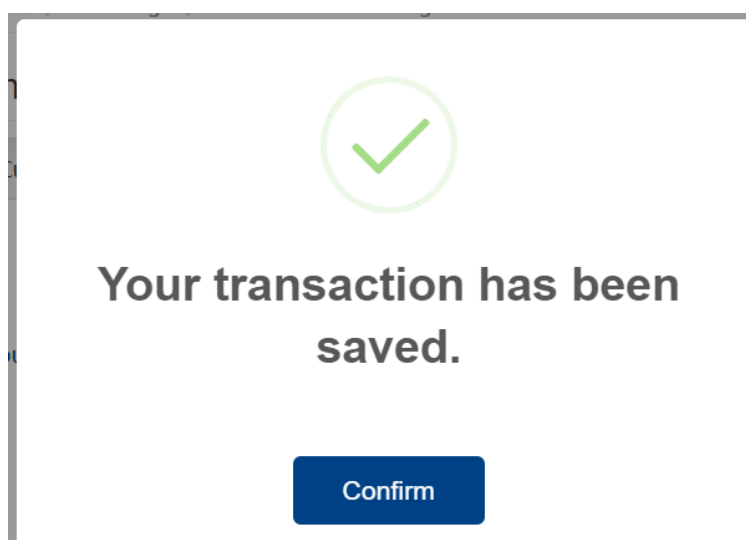
After accepting the exchange rate, an additional window will appear asking the User to confirm the transaction ordered. The user has 3 seconds to "Confirm Exchange" (the System counts down the time), after which the System returns to the previous window, leaving the previous data. The User can also "Cancel" the order, which will result in returning to editing the order, retaining previously entered data.



Approval of the exchange means that the User undertakes to transfer funds to the Aforti account in accordance with the order.

Detailed information on the transfer can be found in the "History of transactions" tab on the left side of the screen. At the same time, after the exchange is approved, the User also receives a confirmation to the e-mail address(es) provided in his/her profile.

If the transaction has been correctly entered, accepted and forwarded for processing by Aforti , the following information will be displayed to the User:



The User is obliged to make the transfer immediately, in accordance with the details of the order, which he/she received by e-mail and contained in the "History of transactions", available on the fly in the User's panel.

User Panel / Operations history

### Operations history

Filters

start date  end date  Type

Minimum Amount  Maximum Amount  [Search](#)

Showing 1-2 of 2 items.

Type	Amount	Exchange rate	Value	Order/Completed Date	Status	Actions
Buy	9 000,00 EUR	4,6304	41 673,60 PLN	14 December 2021, 09:43	Awaiting payment	<a href="#">Details</a>
Buy	9 500,00 EUR	4,6642	44 309,90 PLN	25 November 2021, 16:18 29 November 2021, 15:38	Transaction closed	<a href="#">Details</a>
	18 500,00 EUR		85 983,50 PLN			

[Create Immediate Transfer](#) [Get transactions history](#)

By clicking on "Details" the User has a preview of all the necessary data to complete his/her order.

### 3.2 Currency Sales on the Platform

The currency sale order is the same as a currency purchase.

Thanks to the intuitive exchange System ("Exchange currency" tab), the User gives in the first column the amount he/she has and in the second he/she wants to receive, and after the User confirms the order, the System will recognize whether it is a transaction of buying or selling a currency.

The remaining exchange process is analogous to that in item 3.1.

### 3.3 Order Cancellation

The System does not allow the User to cancel the transaction.

If the User makes a mistake during order execution, he/she should immediately contact Currency Dealers Department at the Hotline **+48 22 647 50 30**, who, in agreement with the User only, may cancel such transaction.

### 3.4 Order Settlement

Each and every transaction is settled when the appropriate amount is credited to the Aforti account, in accordance with the User's order, and based on the acceptance of the exchange rate and the amount in the User's panel.

Settlement of transactions is made by the Currency Dealer, who purchases or sells the currency on the currency exchange Platform to settle specific User's orders'.

The purchased currency or funds from its sale are immediately transferred to the User's account or to the account of a third party/person, if the User indicated such an account in the order.

The User is informed on an ongoing basis about the progress of the order via e-mail, each time after transaction status on the Platform is being changed.

It is also possible to view the status in the transaction register via "Operations history" option in the User panel.

### 3.5 Price Alert

Pending orders are not implemented - they are informative only. By entering such an order, the User informs the Currency Dealers Department about his/her needs regarding the purchase or sale of a specific currency, within a strictly specified period and at the expected exchange rate. Based on this, the Dealer Department, observing the market on a regular basis, will notify the User if the exchange rate expected by him/her will be close to the current exchange rate or may suggest earlier transactions.

The User will also receive an immediate notification from the Platform.

A pending order is being entered by the User in the panel via "Price Alert".

After choosing the currency, the User is to provide the expected exchange rate and the expiry date of such an order, i.e. until when the User can wait with the transaction execution.

The user can enter any number of pending orders. **IMPORTANT:** To exchange currency based on the information from the pending order, please follow the steps described in point 3.1 or 3.2.

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions

Price alerts

Exchange / Price Alert

Price Alert

Source currency \*

EUR

Target currency \*

PLN

Source amount \*

4 500,00

Target amount \*

Exchange rate \*

4,7000

Expiration date \*

2022-01-12, 16:00

Define expected exchange rate

Add

## 4 Register of Orders and Transactions

The register of orders and transactions is available in the User Panel after selecting "History of transactions" from the sidebar. The view shows all completed, canceled and current transactions.

AFORTI

358b08ba62f97dfeda81035970a8c2e Logout

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions

Price alerts

Report a problem  
Contact us

Instructions and Messages

Logout

Operations history

Filters

start date

end date

Type All

Minimum Amount

Maximum Amount

Search

Showing 1-10 of 34 items.

Type	Amount	Exchange rate	Value	Order/Completed Date	Status	Actions
Sell	23 277,78 PLN	4,6189	5 039,68 EUR	13 December 2021, 12:40 13 December 2021, 13:19	Transaction closed	Details
Sell	19 582,06 PLN	4,5723	4 282,76 EUR	4 October 2021, 12:31 4 October 2021, 12:56	Transaction closed	Details
Sell	19 470,96 PLN	4,6237	4 211,12 EUR	24 September 2021, 09:08 24 September 2021, 09:24	Transaction closed	Details
Sell	19 666,40 PLN	4,5580	4 314,70 EUR	4 August 2021, 10:03 4 August 2021, 10:46	Transaction closed	Details
Sell	4 596,28 PLN	4,4737	1 027,40 EUR	1 June 2021, 12:02 1 June 2021, 12:26	Transaction closed	Details
Sell	24 779,83 PLN	4,5331	5 466,42 EUR	14 May 2021, 13:15 14 May 2021, 13:47	Transaction closed	Details
Sell	50 050,20 PLN 49 998,96 PLN Discount: 59,32 PLN	5,3463 5,3100	9 416,00 GBP	12 May 2021, 12:58 12 May 2021, 14:07	Transaction closed	Details
Sell	9 963,65 PLN	4,5808	2 175,09 EUR	5 May 2021, 12:16 5 May 2021, 12:29	Transaction closed	Details
Sell	21 109,45 PLN	4,5053	4 685,47 EUR	28 December 2020, 08:42 28 December 2020, 09:40	Transaction closed	Details
Sell	4 985,76 PLN	4,5825	1 088,00 EUR	23 October 2020, 09:34 23 October 2020, 10:06	Transaction closed	Details
	554 146,83 PLN		114 103,93 EUR 9 416,00 GBP			

Create Immediate Transfer

Get transactions history

Feel free to contact us!

Jan Karczewski  
tel: 22 250 82 15

DEALING  
tel: 22 647 50 30

Stay informed!

## 5 AFORTI.BIZ Loyalty Program

### 5.1 AFORTI.BIZ Loyalty Program Description

The AFORTI.BIZ Loyalty Program is a solution developed for regular users of the AFORTI.BIZ online currency exchange platform. After joining the program, each participant receives bonus points for transactions made. The collected points can be exchanged for prizes, which are shown in the Rewards Catalog.

### 5.2 Bonus points converter


The user who joined the AFORTI.BIZ Loyalty Program receives a number of points corresponding to the conversion rate:

**1 point for each full EUR 1,000 of the currency transaction value**

In case of cross transactions (the so-called currency pairs bypassing the Polish zloty), the so-called conversion rate is applied, which allows you to convert the transaction to PLN and on this basis the user receives the appropriate number of points.

### 5.3 AFORTI.BIZ Loyalty Program Participation

AFORTI.BIZ Loyalty Program participants may only be registered and verified users of the AFORTI Exchange currency exchange platform. In addition, to join the program, you need to accept both the AFORTI.BIZ Loyalty Program regulations and the necessary marketing consents.

 / [Loyalty Program](#) / [Join the Program](#)


## AFORTI.BIZ Loyalty Program

**Do you wish to exchange currency at the best market rates and profit even more? With us it's possible!**

For our regular Customers, we have created the AFORTI.BIZ Loyalty Program where you earn extra points with each transaction. A systematic use of our services will increase your account balance. The more points you collect, the more attractive prizes you can win. Join the AFORTI.BIZ Loyalty Program and start enjoying the benefits from today!

If you agree to participate in the Loyalty Program of AFORTI Exchange S.A. and wish to receive marketing/commercial materials concerning the activity, promotions of Aforti Exchange S.A. on an ongoing basis, please provide the following consents:

- ☐ I understand and accept the Aforti Exchange Loyalty Program Regulations.
- ☐ Hereby I give my consent for the processing of my personal data for the purpose of marketing products and services by Aforti Exchange S.A. I am aware that my consent may be withdrawn at any time, but it is necessary to participate in the Loyalty Program.

**JOIN AFORTI.BIZ PROGRAM** 

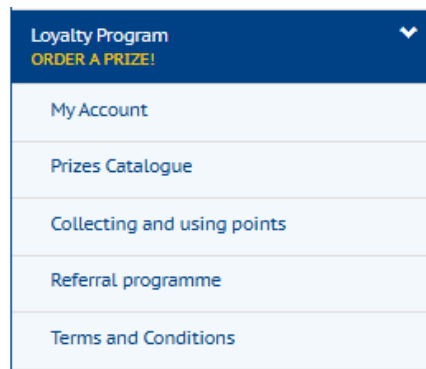
The Administrator, i.e. the entity deciding about the purposes and means of personal data processing is AFORTI Exchange S.A. with its headquarters at 58/72 Okopowa Street, PL 01-042 Warsaw. In all the matters related to the processing of your personal data, you can also contact us via e-mail at the following address: [iod@aforti.biz](mailto:iod@aforti.biz).  
Here you can find the Privacy Policy: [link](#)

## 5.4 Collecting and spending points

Points collected by the users do not expire until the very end of the AFORTI.BIZ Loyalty Program. After making any successful transaction, each user receives information about the number of points received and the current account balance.

Information about the number of collected and used points, chosen prizes and their processing status as well as information about rewards which will be soon available can be found in the "Your points".

To use the points collected in the AFORTI.BIZ Loyalty Program, you need to go to the dedicated tab "Awards". It is available in the "AFORTI.BIZ Loyalty Program" section after logging in to the user panel.



In the tabs Collecting and using points, placed information about how to collect and use points.

[Home](#) / [Loyalty Program](#) / [Collecting and using points](#)

## AFORTI.BIZ Loyalty Program

### Collecting points

Collecting points in the **AFORTI.BIZ Loyalty Program** is simple and clear. Just use the online currency exchange platform and the corresponding number of points will be transferred to your individual account.

We do not use any sophisticated algorithm. You will receive **1 point** per each **EUR 1000** exchanged via the AFORTI.BIZ online currency exchange platform.

For example: if the transaction value is EUR 254 786, 254 points will appear in the account.

You exchange currency:  
EUR 1000

>

You receive points  
1 point

### Using points

The **AFORTI.BIZ Loyalty Program** allows the exchange of accumulated points for prizes. All you need to do is to go to the **PRIZES** site and select the gadget you like. Then click the **"I am interested in this prize"** button.

If the number of points in your user account is sufficient, this information will be immediately forwarded to our warehouse to check availability. If available, we will contact you as soon as possible to complete your order. If not, we will inform of the potential availability date.

However, if you show interest in a given prize, but do not yet have the appropriate number of points, you will receive feedback with the number of points missing.

**Three steps to use your points:**

The current list of prizes is available on the Prizes Catalogue page. In addition to the permanent offer, we introduce new seasonal rewards every quarter, tailored to the time of year. These are marked with a red stripe "Seasonal Prize" and are available for only 3 months. The catalog allows filtering rewards by categories: "Office and Home," "Electronics + Gadgets," "Gift Cards," "Culture + Entertainment," "Sports + Recreation," and "Seasonal Prizes." Each reward has a visualization, exact name, and required number of points. If the User's point balance is sufficient, they can order the reward by clicking the "Order" button.

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

My Account

Prizes Catalogue

Collecting and using points

Referral programme

Terms and Conditions

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions

Price alerts

Report a problem  
Contact us

/ Loyalty Program / Prizes Catalogue


AFORTI.BIZ Loyalty Program

Prizes Catalogue

We present the current catalogue of the AFORTI.BIZ Loyalty Program. Check how many points you need for the gadgets you are interested in, and if you have accumulated the right number of points, request your prize. We will contact you to complete the transaction.


The current seasonal prizes are only available until 31 August 2025, so don't delay in redeeming your points!

Categories




Apple iPhone 16 Pro Max 256GB 6.9" 48Mpix  
Titanium black  
33 826 points

ORDER



Apple MacBook Air 2025 13.6" M4 16GB RAM 256GB  
Disk  
26 940 points

ORDER



Smartwatch Garmin Fenix 8 51mm GPS Black  
25 443 points

ORDER

After clicking it, the prize order form will be displayed, in which you must enter the number of ordered awards (if the number of points allows you to order more than one) and the details of the recipient of the award (name, telephone and address). All details are required. The ordering is always a logged in person. The same data of the Recipient shall apply to all awards ordered in the form.

Prize order

@Award@

Garmin Fenix 6X Pro  
14 443 @points@

@Quantity@

1

@Receiver@

Name and Surname

Phone

Street

Building number

Postcode

City

@Orderer@

Name and Surname

Burch Impartial

E-mail

periodic@judicious.com

Order

The supplier's current availability of the prize will be checked based on the order. If the selected prize is available, it will be sent (along with the prize receipt protocol) to the address provided in the prize order form. However, if the



award is unavailable, it disappears from the Selected prizes list, the points are added to the account balance again, and the user receives an e-mail with a request to choose another prize from the catalog.

Information about the prize status can be found in the My Account tab.

The tab contains information about the balance of the account for the day, a presentation of the rewards that will be available to the customer soon, information about the used points and a list of selected prizes and a list of transactions or operations affecting on the number of points on the account.

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

My Account

Prizes Catalogue

Collecting and using points

Referral programme

Terms and Conditions

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions

Price alerts

Report a problem  
Contact us

Instructions and Messages

Logout

Home

Loyalty Program / My Account

Aforti Exchange Loyalty Program


My Account

Current account balance

14.12.2021


Total: 3 292 pt

Awards available for you soon




Pocketbook Inkpad Lite 970 9.7" 8GB E-book Reader

5 084 points



Apple AirPods 4 with Active Noise Reduction, Bluetooth 5.3

4 964 points



Frame garden pool 305 x 76 cm 15-in-1 set Bestway 56679


3 952 points

Your current transactions

Filter

4 999,1 (EUR/PLN)	4 pt	14.12.2021
8 000 (EUR/PLN)	8 pt	14.12.2021
8 000 (EUR/PLN)	8 pt	14.12.2021
7 000 (EUR/PLN)	7 pt	14.12.2021
9 000 (EUR/PLN)	9 pt	14.12.2021

Feel free to contact us!



Through the Send the referral and collect points tab, a customer signed in the program may additionally earn 100 points by inviting business partners to the Platform. Invitation sent via the form in this tab. In the form, enter the name of the company, e-mail address and telephone number of the person presenting the company to which the invitation is being sent. The invited person receives an e-mail with a reference link. The recommending person will receive an additional points when the value of the referred client's exchange will achieve the level specified in the Loyalty Program regulations.

Page 24 of 27

2.0



User Panel
Exchange currency
Price Alert
Profile  
Personal data
Loyalty Program  
ORDER A PRIZE!
My Account
Prizes Catalogue
Collecting and using points
Referral programme
Terms and Conditions
Information Portal
Users  
Manage authorisations

/ Loyalty Program

## AFORTI.BIZ Loyalty Program

### Invite your business partner and collect extra points!

The collecting of the rewards in the Loyalty Program is much easier now! Let the good news about the AFORTI.BIZ services spread out to your contractors and business partners and we add 100 reward points to your Loyalty Program account. We will add the points as soon as the referred by you partner starts transacting with us! Let's share the good news right now! Fill in the below form and we'll deliver the e-mail message to the referred person. You will get the copy. It's completely up to you how many times you will use the "Invite your business partner" function.

Name

E-mail \*

Phone \*

The Terms and Conditions tab contains specific information about the Loyalty Program and a link to the current catalog of all available prizes.

User Panel
Exchange currency
Price Alert
Profile  
Personal data
Loyalty Program  
ORDER A PRIZE!
My Account
Prizes Catalogue
Collecting and using points
Referral programme
Terms and Conditions
Information Portal

/ Loyalty Program / Terms and Conditions

## AFORTI.BIZ Loyalty Program

### Terms and Conditions

The AFORTI.BIZ Loyalty Program has been created especially for our customers and we want it to be clear and simple. The main principles of the AFORTI.BIZ Loyalty Program:

- To participate in the AFORTI.BIZ Loyalty Program, you must be a registered user of the currency exchange platform and join the program at <https://pLaforti.biz/en/loyalty-program/join>.
- The Users are awarded points based on the size of the transaction they have made on the platform. Each EUR 1000 is rewarded with 1 point assigned to the individual user account.
- Even several people can collect points in one company. The points are awarded based on the individual login and the bonus is granted to the respective user.
- In case there is no EUR currency involved in the conversion, the value of the transaction will be recalculated to the EUR on the back of the NBP FX rate.
- The points collected remain valid three years. If you successfully redeem your points for a prize, AFORTI.BIZ will inform you of the current balance of your individual account.
- The current prize catalogue is available on <https://pLaforti.biz/en/loyalty-program/awards>.

Please read the Regulations of the AFORTI.BIZ Loyalty Program which is available [HERE](#).

## 6 Information Portal AFORTI.BIZ

The Information Portal is available exclusively for logged-in users of the [AFORTI.BIZ](#) platform. The Portal was created to provide users with access to current information and market data.

The Information Portal contains:

- The latest Market Report prepared by the Treasury Department of [AFORTI.BIZ](#);
- Important platform Announcements;
- Up-to-date news from the world of business, finance, and the economy – provided in collaboration with PAP Polska Agencja Prasowa.

User Panel

Exchange currency

Price Alert

Profile  
Personal data

Loyalty Program  
ORDER A PRIZE!

Information Portal

Users  
Manage authorisations

Bank accounts  
List/add

History of transactions


Price alerts

Report a problem  
Contact us

Instructions and Messages

Logout

Feel free to contact us!



/ Information Portal


Information Portal

Market Report

#	Title	Date
1	Market Summary by AFORTI: Summit in Alaska, GDP from Poland, Jackson Hole Symposium, CPI from the EU	2025-08-18

Announcement

#	Title	Date
1	AFORTI.BIZ Work Schedule – August 2025	2025-07-31


Newsroom 






#	Title	Date
1	Odkrycie największego od 10 lat złoża pod dnem Morza Północnego	2025-08-21, 14:36
2	MKIŚ chce jak najszybciej ponownie skierować do Sejmu tzw. ustawę wiatrakową	2025-08-21, 14:22
3	Dodatkowe wydatki zbrojeniowe nie zawsze przyczyniają się do wzrostu PKB - PIE	2025-08-21, 14:16
4	Sklepy muszą zainwestować 2 mld zł w system kaucyjny – Juskiewicz, POHiD (wywiad)	2025-08-21, 14:11
5	Gorsze wyniki w budownictwie mieszkaniowym efektem ograniczenia aktywności deweloperów - Otodom	2025-08-21, 14:04
6	NBP w lipcu zmniejszył zasoby złota do 16,568 mln uncji - NBP	2025-08-21, 14:00
7	Przewidywane spłaty zobowiązań Polski w najbliższych 12 miesiącach wynoszą 9.291 mln euro - NBP	2025-08-21, 14:00
8	Rynek centrów danych w Warszawie potroi się do 2030 roku - Cushman & Wakefield	2025-08-21, 13:50
9	Liczba wniosków o kredyt mieszkaniowy powinna utrzymać się na poziomie z lipca - PIE	2025-08-21, 13:44
10	Cyfrowy Polsat ocenia, że wprowadzenie podatku cyfrowego wyrówna konkurencyjność polskich firm	2025-08-21, 13:39

To read a selected message, click on its header, which will expand the full text.

## 7 Contact Us

At each stage of registration or order execution, the User has an option of contacting the Dealer Department in order to clarify any doubts, obtain the support while placing orders, solving problems with his/her order, if any, or to cancel his/her order. The contact can be executed by the phone via the Hotline **+48 22 647 50 30** or via the Platform using the "Call us" function in the "CONTACT" tab or from the User Panel option: "Report a problem".



 ABOUT US
  NEWS
  EXCHANGE RATES
  PRODUCTS
  LOG IN
 

CREATE A FREE ACCOUNT

Write to us

Name and Surname

Select recipient:

Phone

E-mail

Company Name

Message

☐ I agree to receive from Aforti Exchange S.A. marketing information using my email address - art. 10 of the Act on the provision of electronic services.
 ☐ I agree to receive from Aforti Exchange S.A. marketing information using my phone number - art. 172 section 1 Telecommunications Law.
 ☐ I agree to the sharing by Aforti Exchange S.A. my personal data in the form of name, cell phone number, email address for cooperating entities - entities from the Aforti group, in order to send me marketing communication by these entities, in particular in the form of promotion of goods and services, information about events regarding activities and promotion of the development of brands of cooperating entities

The Administrator, i.e. the entity deciding about the purposes and... [more]

SEND

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

User Panel	
Exchange currency	
Price Alert	
Profile Personal data	
Loyalty Program ORDER A PRIZE!	
Information Portal	
Users Manage authorisations	
Bank accounts List/add	
History of transactions	
Price alerts	
Report a problem Contact us	
Instructions and Messages	
Logout	

/ Report a problem

## Report a problem

In emergency situations call our helpline for assistance: +48 22 647 50 30

E-mail \*

Subject \*

Body \*

Send

## 8 Instructions

All novelties in the System will be available in the form of short presentations in the User Panel, which can be viewed by selecting "Instructions" from the sidebar. In addition, the latest update will be displayed to every User who logs in to the Platform after update's introduction. The presentation of new functionalities can be stopped at any time by clicking the "Finish" button after starting the presentation and returning to it at any time.

User Panel	
Exchange currency	
Price Alert	
Profile Personal data	
Loyalty Program ORDER A PRIZE!	
Information Portal	
Users Manage authorisations	
Bank accounts List/add	
History of transactions	
Price alerts	
Report a problem Contact us	
Instructions and Messages	
Logout	

/ Instructions and Messages

## Instructions

TERMS AND CONDITIONS FOR THE PROVISION OF SERVICES BY AFORTI EXCHANGE S.A. VIA AN ONLINE CURRENCY EXCHANGE PLATFORM FOR ENTREPRENEURS. Valid as of 30.06.2025.

USER GUIDE FOR TRADING PLATFORM

#	Name	Implementation Date	Version

## Notifications

No messages