

# Your PPK savings in one place

## 1 How can you transfer money between PPK accounts?

Employee Capital Plans (PPK) are offered by most employers in Poland. Each of them opens a new PPK account for you. You can transfer money between these accounts in two ways.

### ✓ With employer's help

When you change a job, you can transfer savings to PPK in your new workplace.

Submit a 'transfer request' to your new employer:

- the form is available in HR in your new workplace,
- give details of your other PPK accounts that you want to transfer from,
- submit the request within 7 days from the moment you are enrolled for PPK.

### ✓ On your own

You can transfer money between your PPK accounts by yourself.

Do it online in PPK portal.

Transfer your money to PPK managed by Nationale-Nederlanden PTE:

- log in to PPK that you want to transfer from,
- submit 'transfer request',
- attach 'PPK participation confirmation' from Nationale-Nederlanden PTE. You can find it in Moje NN portal.

## 2 Why is it a good idea to bring all your PPK pots together?

You won't lose track of your PPK savings. Accumulating your PPK savings in one account, you can make it easier to control the value of your money and manage your finance.

## 3 Do you have to transfer your savings?

It is up to you. You can combine your PPK pots or save money in separate PPK accounts. You can take money from each pot separately.

