

Manual: GS TFI24 Transaction Service

for Participants of Employee Capital Plans (PPK)

July 2025

Table of Contents

Logging in to the GS TFI24 transaction service (slide 3)

How to submit orders in the transaction service (slide 6)

Mobile app (slide 67)

Contact <u>(slide 69)</u>



Logging in to the GS TFI24 transaction service

Logging in to GS TFI24

Go to https://gstfi24.pl and log in to the website using your login details:

- Participant Number your individual, eight-digit Customer number, which you will find in your mailbox or in the welcome letter,
- First login password the password you received via SMS or in a letter sent to your correspondence address.

How you receive Participant Number and first login password

How this information is provided depends on the information your employer has provided us with. If we have not received your e-mail address and/or mobile phone number, you will find your login details in the letters sent to your correspondence address.

If you receive data by post, remember to complete your details after logging in (including your mobile phone number!).

Once you have logged in

Change the first login password to your individual one. However, keep your first login password. You will need it when contacting the hotline.



How to reset your password

Can't find your first login password or Participant Number?

If you have lost or deleted your password for the first login or forgot your Participant Number, please contact our hotline.

How to reset your password

If you have forgotten your login password or your account has been locked after you have repeatedly entered the wrong password, use the "I forgot my password" option. Complete your details and ID number.

After successful data verification, you will receive a message with a one-time password, thanks to which you will unlock access or reset your password. You will receive a message on the phone number provided during registration.

← Back

Password reset

After successful verification of your details, we will send you a message with one-time password to reset your password.

I want to reset my password by phone

Participant number
I don't remember my participant number
PESEL number
I do not have a PESEL number
Mother's maiden name
Unavailable option for PPE, PPK and PPI clients
ID card
ID card
Passport
Next



How to submit orders in the transaction service

Orders to submit in GS TFI24 transaction service:

- 1. Change of personal details (slide 8)
- 2. Change of contact details (slide 13)
- 3. Change of bank account number (slide 17)
- 4. Add / Change beneficiaries (slide 22)
- 5. Add / Change additional contribution (slide 26)
- 6. Investment changes change in allocation of payments and funds (slide 31)
- 7. Payout (slide 41)
- 8. Return (slide 47)
- 9. Transfer payout (slide 52)
- 10. Resumption of contributions to the PPK (slide 57)
- 11. Resignation from contributing to the PPK (slide 62)

1. Choose Personal data and product settings from the top drop-down list.



2. Choose **Manage** in the PPK section.

Goldman Asset Sachs Manageme	nt				ہ ی ظ
	← Back Hello, MARIANNA Here you can change the data you entered during regi	stration.			
	Product settings Manage your data on individual products. Select the p	product which data you want to view or edit.			
	Investment funds, IKE, IKZE	PPE	PPI	РРК	
	PARTICIPANT NUMBER 67119026	PARTICIPANT NUMBER 99313418	PARTICIPANT NUMBER 99020822	PARTICIPANT NUMBER 99324373	
	Manage >	Manage >	Manage >	Manage >	

3. In **User details** you can change your last name.

Oliek on Edit	User details	
Click off EditChange your details	Full name MARIANNA TEST	Edit
Click on Save	Contact details	· ·
User details		
Name * You cann	ot edit the names	
Middle name		
Surname TEST		
	Cancel	

- 4. In **Documents** you can update your ID.
 - Click on Edit
 - Change the type, number and series of your ID
 - Click on **Save**

Documents	S	^
PESEL number	*****	Show
Date of birth	*****	Show
Sex	Female	
ID type	*****	Show Edit
Citizenship	******	Show



1. Choose **Personal data and product settings** from the top drop-down list.



2. Choose **Manage** in the PPK section.

Goldman Asset Sachs Manageme	ent				Ϋ¢Υ
	← Back Hello, MARIANNA Here you can change the data you entered during reg	istration.			
	Product settings Manage your data on individual products. Select the	product which data you want to view or edit.			
	Investment funds, IKE, IKZE	PPE	PPI	РРК	
	PARTICIPANT NUMBER 67119026	participant number 99313418	participant number 99020822	PARTICIPANT NUMBER 99324373	
	Manage >	Manage >	Manage >	Manage >	

- 3. In **Contact details** section you may change you **address of residence, mailing address, e-mail address and mobile phone number**.
 - Click on Edit
 - Change your data
 - Click on Save

If your **corporate details** (e-mail address and mobile phone number) are assigned to the PPK account, change them to **private** ones. If you change jobs, your access to the GSTFI24 transactional service will be active all the time, as long as you have at least one product with a minimum deposit.

After completing or changing the data, you will receive an order **confirmation** from us.

Contact deta	ails		^
Address of residence	******	<u>Show</u>	<u>Edit</u>
Mailing address	******	<u>Show</u>	<u>Edit</u>
Email address	******	<u>Show</u>	<u>Edit</u>
Mobile phone	******	<u>Show</u>	<u>Edit</u>

1. Choose Personal data and product settings from the top drop-down list.



2. Choose **Manage** in the PPK section.

Goldman Asset Sachs Managemer	nt				Ч Я Щ
	← Back Hello, MARIANNA Here you can change the data you entered during regi	stration.			
	Product settings Manage your data on individual products. Select the p	roduct which data you want to view or edit.			
	Investment funds, IKE, IKZE	PPE	PPI	РРК	
	participant number 67119026	participant number 99313418	PARTICIPANT NUMBER 99020822	PARTICIPANT NUMBER 99324373	
	Manage >	Manage >	Manage >	Manage >	

3. In **Bank account** section choose **Edit**.

Goldman Asset Management	Account settings	PARTICIPANT NUMBER 99324373
Investment funds, IKE, IKZE	User details	
PPE PPI	Full name MARIANNA TEST	Edit
РРК	Contact details	v
PRIVACY AND LOGIN SETTINGS Change password Mobile devices	Documents	v
Zmień na Polski	Bank account	^
	Bank account number 43255059954491304097948498	<u>Edit</u>
	Bank name test	
	Currency PLN	

- 4. Enter the bank account number and the name of the bank.
- 5. Confirm the order with **SMS code**. Then we will ask you to make a **verification transfer**. Details regarding the further procedure are sent to the e-mail address indicated by the Participant.

new bank account
new bank account
member that you

How to submit orders in the transaction service

Add / Change Beneficiaries

Add / Change Beneficiaries

1. Choose **Personal data and product settings** from the top drop-down list.



Add / Change Beneficiaries

2. Choose **Manage** in the PPK section.

Goldman Asset Sachs Manageme	nt				ہ ی ظ
	← Back Hello, MARIANNA Here you can change the data you entered during regi	stration.			
	Product settings Manage your data on individual products. Select the p	roduct which data you want to view or edit.			
	Investment funds, IKE, IKZE	PPE	PPI	РРК	
	PARTICIPANT NUMBER 67119026	participant number 99313418	PARTICIPANT NUMBER 99020822	PARTICIPANT NUMBER 99324373	
	Manage >	Manage >	Manage >	Manage >	

Add / Change Beneficiaries

3. In **Beneficiaries** section you may add, edit or cancel Beneficiaries.

- Choose Add Beneficiary if you want to add another person
- Choose Edit if you want to change personal details of a beneficairy.
- Click on **Save**

Important!

In the case of adding / changing beneficiaries, you should also provide a document confirming this change in paper form. This is an obligation required by law.

Bank account

Beneficiaries

Add your family members to the beneficiaries.





Statements

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This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension



3. Choose Add / change payment from Additional orders drop-down list



4. Change the amount of the additional payment.

- Change the amount of the additional payment or cancel it.
- Confirm via SMS code.



AMOUNT OF THE DECLARED ADDITIONAL PAYMENT

None

You can declare an additional payment of up to 2% of your remuneration. The change will be effective from the next calendar month.

%

Amount of the additional payment

Verify the entered data above.

If so, confirm the order with the code we will send to your phone (*** *** 087)

Confirm with SMS code

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension



3. Choose **Change in the allocation of payments** from the Additional orders tab.



4. Change the allocation of payments.

- You may **add** another sub-fund, **change** the procentage allocation of payments or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of payments effects only future contributions, and it does not impact the already accumulated funds.



1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension





4. Change the allocation of funds

- You may **add** another sub-fund, **change** the procentage allocation of funds or **delete** a sub-funds.
- Confirm via SMS code.

Important!

The change in allocation of funds effects only already accumulated funds, and it does not impact future contributions.



How to submit orders in the transaction service



1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension





3. Choose **Payout** from the Additional orders tab.

- 4. Read information about the payout.
- 5. Choose the form of payout, so how you want to pay the funds out. Then click on Next.

PPK-FGVVHBB Place payout order	PRK- FGVVHBB Place payout order
General information on the rules of payout from the PPK Before you place a payout order, please read the rules.	How would you like to withdraw your funds? In installments One-time 25% one-time and 75% in installments Once you have selected a 25% one-time payout and a 75% installment payout, you will not be able to change it to a one-time payout.
 You can choose from three payout methods: 1) in installments, 2) one-time payout and 3) 25% one-time payout and 75% in installments. 	If the first installment is less than 50 PLN, we will pay the entire amount at once. A one-time payout means you have to pay 19% tax on the profits generated by 75% of the funds.
 If you choose to pay out in less than 120 installments, you will pay 19% tax on the profits earned by 75% of the funds. If you choose to pay out in installments, but the first installment is less than 50 PLN, we will convert your payout into one-time. 	25% ONE TIME PAYOUT AND 75% IN INSTALLMENTS Enter the number of installments Number of Instalments
 If you choose to pay out in installments, you can change the number of installments in the future. If the original number of installments was greater than 120, it cannot be changed to less than 120. The number of installments cannot be increased so that after the change the amount of the first installment is less than 50 PLN. 	120 INSTALMENTS You can change the number of installments in the future. If the original number of installments was greater than 120, it cannot be changed to less than 120. The number of installments cannot be increased so that after the change the amount of the future for the
Select your payout method	Go to summary

6. Confirm the order with SMS code.

PPK - FGVVHBB

Place payout order

PAYOUT METHOD

Once you have selected a 2! able to change it to a one-t	5% one-time payout and a 75% installme ime payout.	ent payout, you will no
If the first installment is le	ss than 50 PLN, we will pay the entire am	ount at once.
A one-time payout means ye funds.	ou have to pay 19% tax on the profits gen	erated by 75% of the
NUMBER OF INSTALMENTS		
120		C
You can change the number	of installments in the future.	
If the original number of ins 120.	tallments was greater than 120, it canno	t be changed to less th
The number of installments first installment is less than	cannot be increased so that after the cha 50 PLN.	inge the amount of the
BANK ACCOUNT ①		
Account number	80 1140 2004 000	0 3902 6257 2826
Bank Account owner	mBank Spółka Akc MARLENA MRÓZX	yjna
	Change bank account number	
Verify the entered data abo	ove.	
If so, confirm the order wit	h the code we will send to your phon	ie (*** *** 087)

How to submit orders in the transaction service

Return

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension





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4. Complete the order.

- Choose your ZUS branch
- Confirm that you have read the statement
- Confirm with SMS code

PPK-FGVVHBB Place return order
Return of all accumulated funds
BANK ACCOUNT ① Account number 80 1140 2004 0000 3902 6257 2826 Account owner MARLENA MRÓZX
2US BRANCH 30% of your employer's payments will go to your ZUS account. Specify the ZUS branch that maintains your account. Select a ZUS branch
I understand that the amount returned to me from PPK will be reduced by: a. amount transferred to ZUS - equal to 30% of funds from the redemption of participation units purchased from financial contributions by the employer, b. the amount of the due capital gains tax, c. the amount from the redemption of participation units purchased for the welcome payment and annual payments.
Verify the entered data above. If so, confirm the order with the code we will send to your phone (*** *** 087) Confirm with SMS code

How to submit orders in the transaction service

Transfer payout

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension





3. Choose **Transfer payout** from the Additional orders tab.

4. Complete the order.

- Choose a financial institution to which you are transferring funds.
- Enter the **participant number** assigned to you at the new institution.
- Complete the **bank account number** in the new financial instituion to which you are transferring the funds.
- Confirm the statement.
- Confirm the order with SMS code.

Place transfer payout order
I submit a transfer payout order of all funds accumulated in my PPK to another financial institution managing my PPK (hereinafter referred to as the target institution). Name of target institution
Select a financial institution
PARTICIPATION NUMBER IN OF TARGET INSTITUTION
ACCOUNT NUMBER FOR ACCEPTING THE TRANSFER PAYOUT
Account number PLN
Bank name and address
STATEMENTS I declare that I am familiar with the terms and conditions of transfer payment. Legal basis: art. 102 of the Act of October 4, 2018 on employee capital plans (Journal of Laws of 2018, item 2215, as amended).
Verify the entered data above. If so, confirm the order with the code we will send to your phone (*** *** 087) Confirm with SMS code

This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension



3. Choose **Resumption of contributions to the PPK** from the Additional orders tab.



4. Complete the order and confirm with SMS code.

PPK - PEŁNOMOCNICZA

Resume your payments to PPK

I request that my employer resume payments to PPK.

Legal basis: art. 23 section 10 of the Act of October 4, 2018 on employee capital plans (Journal of Laws of 2018, item 2215, as amended)

To resume your payment, confirm the order with the code we will send to your phone (*** *** 087)

Confirm with SMS code

Important!

If you submit a declaration of resumption of contributions to the PPK, you also need to submit a paper declaration form to your Employer.

This order may not be available on the GS TFI24 due to the employer's decision. If you want to submit this order, please use the paper form and deliver it to the employer.

1. Go to **Retirement pension** tab from the sidebar on the left side.



2. Choose the **PPK** tab.

Retirement pension





65

- 4. Confirm the order and provide the employer with a declaration of resignation in paper form.
- Confirm that you have read the statement.
- Confirm the order with SMS code.

Important!

In the case of an order to resign from making payments to the PPK, a document confirming this change should also be submitted to the employer in paper form. PPK - PEŁNOMOCNICZA

Give up further contributions

I declare that I resign from making payments to the PPK and I am aware of the consequences of submitting this declaration, including:

 not receiving the welcome payment of PLN 250 due to PPK participants (applies to a PPK participant who did not become entitled to the welcome payment before submitting the declaration);

 not receiving annual surcharges of PLN 240 due to PPK participants after meeting the conditions set forth in Article 32 of Act of 4 October 2018 on Employee Capital Plans (Journal of Laws, item 2215, as amended);

3) not receiving primary payments financed by the employing entity in the amount of at least 1.5% of the monthly remuneration.

To cancel further payments to the PPK, confirm the order with the code we will send to your phone (*** *** 087)

Confirm with SMS code



Mobile App

GS TFI24 Mobile App

GS TFI24 Mobile app

The transaction service https://gstfi24.pl has its mobile version – GS TFI24 mobile app. Thanks to it, you can monitor your investments on an ongoing basis. Submitting orders is available only in the stationary version of the website, tracking investment results - also in the mobile version. You can download the application from Google Play (for Android) or App Store (for iOS).

Important!

Before logging in the mobile app, activate your account via the transaction service at gstfi24.pl.

How to activate the mobile app?

- 1. Enter your Participant Number and password used when logging in to the transaction service at gstfi24.pl
- 2. Then enter your PESEL number to confirm your identity and the password received by SMS to your phone number assigned to your account at gstfi24.pl
- 3. Set your PIN to log in to the mobile app.



Need help?

WEBSITE

gstfi.pl

Contact form

HELPLINE

+48 801 690 555

+48 22 541 75 11

9:00 - 17:00 (weekdays)

The cost of the call is in line with your operator's rate.

YOUR EMPLOYER

If the orders regarding your participation in the PPK are not visible in the GS TFI24 transactional service, contact the Employer managing your PPK.