



Fee Information Document



Name of the account provider: Santander Bank Polska S.A.

Account name: Konto Santander Max (Santander Max Account)

Date: 1 July 2023

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to personal customers* ("Schedule of Fees and Charges").
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the payment account	monthly PLN 15 Total annual fee PLN 180
Payments (excluding cards)	
Internal credit transfer [Przelew24]	1) to an account held by a third party
	a) ordered using the electronic banking service [Santander internet/ mobile] PLN 0
	b) ordered at our bank's outlet PLN 10
	c) [Przelew24] PLN 0
	2) to another account held by the customer PLN 0
Credit transfer [Elixir transfer] [Express Elixir transfer], [BlueCash transfer] [SORBNET transfer] [domestic transfer in EUR]	1) domestic transfer in PLN to an account maintained by a provider other than our bank
	a) [Elixir transfer]
	– ordered using the electronic banking service [Santander internet/ mobile] PLN 0
	– ordered at our bank's outlet PLN 10
	b) [Express Elixir transfer] or [BlueCash transfer] PLN 0
	c) [SORBNET transfer] PLN 35
	2) [domestic transfer in EUR] other than the SEPA credit transfer, made to an account maintained in Poland by a provider other than our bank
a) ordered using the electronic banking service [Santander internet/ mobile] 0.2% min. PLN 20 max. PLN 200	

	b) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	c) additional fees for a payment order	
	– for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	i. ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	ii. ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	– OUR cost option	PLN 40
[international transfer]	3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (except for EUR payment orders sent to European Economic Area member states other than Poland)	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	
	– ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	– ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	– additional fees for a payment order	
	i. for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at our bank's branch	0.1% min. PLN 4.75 max. PLN 90
	ii. for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	A) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	B) ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	iii. OUR cost option	PLN 40
[international transfer]	4) [international transfer] in EUR other than the SEPA credit transfer, made as a standard or express transfer to European Economic Area member states other than Poland	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	

	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	PLN 8
SEPA credit transfer	1) SEPA credit transfer (except for EUR payment orders sent to European Economic Area member states other than Poland)	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 8
	– ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	2) SEPA credit transfer sent to a European Economic Area member state other than Poland	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	PLN 8
FX credit transfer	1) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	2) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	3) additional fees for a payment order	
	a) for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at our bank's branch	0.1% min. PLN 4.75 max. PLN 90
	b) for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	– ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	– ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	c) OUR cost option	PLN 40
Direct debit		PLN 0
Standing order	1) to an account in our bank	PLN 0
	2) to an account maintained by a provider other than our bank	PLN 0
Cards and cash		

Cash withdrawal	1) made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	a) from our bank's ATMs	PLN 0
	b) from any other ATMs and terminals in Poland	PLN 0
	c) as part of the cashback service	PLN 0
	d) from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 0
	2) made at our bank's outlet	PLN 0
	3) made from an ATM using a BLIK code	
	a) from our bank's ATM	PLN 0
	b) from any other ATM	PLN 0
	Cash deposit	1) made at our bank's outlet
2) made at our bank's CDM		PLN 0
Issuing a payment card [card renewal]	[card renewal] for a Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	1) for individuals aged under 26	PLN 0
	2) for individuals aged 26 or over every four years Total annual fee:	PLN 15 -
Handling a debit card	1) Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card fee monthly Total annual fee:	PLN 0 PLN 0
	2) generating a new PIN provided on paper at our bank's outlet (at the cardholder's request)	PLN 7
	3) converting a transaction made in a currency other than the account currency (the fee is based on the amount of the transaction after its conversion into the account currency)	0%
Cross-border payment transaction made with a debit card used for non-cash payments	made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	1) all transactions other than quasi-cash transactions	PLN 0
Cross-border payment transaction made with a debit card used for cash payments	made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	PLN 0
	2) quasi-cash transactions	4% min. PLN 10
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft [personal overdraft]	1) granting an overdraft	1% min. PLN 50
	2) granting an overdraft through the electronic banking service [Santander internet/ mobile]	PLN 0

	3) increasing the overdraft amount (the fee is based on the increase amount)	1.5% min. PLN 50
	4) increasing the overdraft amount through the electronic banking service [Santander internet/ mobile]	PLN 0
	5) renewal (the fee is based on the renewal amount)	1% min. PLN 50
Other services		
Issuing a payment account certificate		PLN 50
Preparing a list of payment transactions	1) for transactions made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
[account history]	a) for individuals aged 7 or over but under 13 monthly Total annual fee	PLN 0 PLN 0
	b) for individuals aged 13 or over monthly Total annual fee	PLN 7 PLN 84
	2) [account history]	
	a) for customers with access to the electronic banking service [Santander internet/ mobile]	PLN 10
	b) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers only the previous calendar month	PLN 0
	c) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers any month other than the previous calendar month	PLN 10
Text message notification	[Alerty24]	
[Alerty24]	1) sending a text message notification with an alert within the MINI package	PLN 0.30
	2) use of the MAXI package – covers an unlimited number of alerts sent in the form of text message notifications monthly Total annual fee:	PLN 9 PLN 108
Phone banking service		PLN 0
Electronic banking service		PLN 0