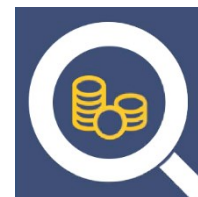




Fee Information Document



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

Account name: Konto walutowe Private Banking (Private Banking FX Account)

Date: 22 June 2024

- 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.*
- 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 150 Total annual fee PLN 1,800
Payments (excluding cards)	
Internal credit transfer	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 0
	2) to another account held by the customer PLN 0
Credit transfer	1) domestic transfer in PLN to an account maintained by a provider other than our bank
	[Elixir transfer] a) [Elixir transfer]
	– ordered using the electronic banking service [Santander internet/ mobile] PLN 0
	– ordered at our bank's outlet PLN 0
	[SORBNET transfer] b) [SORBNET transfer] PLN 0
	[domestic transfer in EUR] 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] PLN 0
	b) ordered at our bank's branch PLN 0
	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] PLN 50	
ii. ordered at our bank's branch PLN 50	

	– OUR cost option	PLN 40
[international transfer]	3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside 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]	PLN 0
	– ordered at our bank's branch	PLN 0
	– 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	PLN 0
	ii. for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	A) ordered using the electronic banking service [Santander internet/ mobile]	PLN 50
	B) ordered at our bank's branch	PLN 50
	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 0
	SEPA credit transfer	PLN 0
	FX credit transfer	
	1) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	2) ordered at our bank's branch	PLN 0
	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 and GBP), ordered using the electronic banking service [Santander internet/ mobile] or at our bank's branch	PLN 0
	b) for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 50
	– ordered at our bank's branch	PLN 50
	c) OUR cost option	PLN 40

Direct debit	the service is not available	
Standing order	to an account in our bank	PLN 0
Cards and cash		
Cash withdrawal	1) made using the MasterCard walutowa (FX MasterCard) card	
	a) from the ATMs of Santander Group banks outside Poland	PLN 0
	b) in all other cases	
	– from our bank's ATMs	EUR/ GBP/ USD 0.25
	– from any other ATMs and terminals in and outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	EUR/ GBP/ USD 2.50
2) made at our bank's outlet	PLN 0	
Cash deposit	made at our bank's outlet	PLN 0
Issuing a payment card [card renewal]	[card renewal] for the MasterCard walutowa (FX MasterCard) card every two years	EUR/ GBP/ USD 3
	Total annual fee	-
Handling a debit card	MasterCard walutowa (FX MasterCard) card	
	a) card fee monthly	EUR/ GBP/ USD 0.8
	Total annual fee	EUR/ GBP/ USD 9.6
	b) generating a new PIN provided on paper at our bank's outlet (at the cardholder's request)	EUR/ GBP/ USD 2
	c) 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)	
	– for cash withdrawals from the ATMs of Santander Group banks outside Poland	PLN 0
– in all other cases	2.8%	
Cross-border payment transaction made with a debit card used for non-cash payments	made using the MasterCard walutowa (FX MasterCard) card	
	1) all transactions other than quasi-cash transactions	PLN 0
	2) quasi-cash transactions	4% min. EUR/ GBP/ USD 2.50
Cross-border payment transaction made with a debit card used for cash payments	made using the MasterCard walutowa (FX MasterCard) card	
	1) from the ATMs of Santander Group banks outside Poland	PLN 0
	2) in all other cases	EUR/ GBP/ USD 2.50
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft [personal overdraft]	the service is not available	
Other services		
Issuing a payment account certificate		PLN 0

Preparing a list of payment transactions [account history]	1) for transactions made with the MasterCard walutowa (FX MasterCard) card (monthly fee)	EUR/ GBP/ USD 2
	Total annual fee	EUR/ GBP/ USD 24
	2) [account history]	PLN 0
	a) for customers with access to the electronic banking service [Santander internet/ mobile]	PLN 0
	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 0
Text message notification [Alerty24]	[Alerty24]	
	1) sending a text message notification with an alert within the MINI package	PLN 0
	2) use of the MAXI package – covers an unlimited number of alerts sent in the form of text message notifications monthly	PLN 0
	Total annual fee	PLN 0
Phone banking service		PLN 0
Electronic banking service		PLN 0