



Fee Information Document



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

Account name: Visa Bonus credit card account

Date: 1 July 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	Free of charge	
Payments (excluding cards)		
Internal credit transfer	1) ordered using the electronic banking service [Santander internet/ mobile] (fee based on the transfer amount)	4%, min. PLN 10
	2) ordered at an outlet of Santander Bank Polska S.A. on the day of filing the credit card application (provided that the credit decision is positive; the fee applies only to the first transfer ordered and is based on the transfer amount)	4%, min. PLN 10
Credit transfer	1) ordered using the electronic banking service [Santander internet/ mobile] (fee based on the transfer amount)	4%, min. PLN 10
	2) ordered at an outlet of Santander Bank Polska S.A. on the day of filing the credit card application (provided that the credit decision is positive; the fee applies only to the first transfer ordered and is based on the transfer amount)	4%, min. PLN 10
SEPA credit transfer	the service is not available	
FX credit transfer	the service is not available	
Direct debit	the service is not available	
Standing order	the service is not available	
Cards and cash		
Cash withdrawal	in and outside Poland	4%, min. PLN 10
Cash deposit	at an outlet of Santander Bank Polska S.A. (if made to repay overdraft in a payment account)	Free of charge
Issuing a payment card	renewal of the card (every four years)	PLN 15

[card renewal]	Total annual fee	-
Handling a debit card	the service is not available	
Cross-border payment transaction made with a debit card used for non-cash payments	the service is not available	
Cross-border payment transaction made with a debit card used for cash payments	the service is not available	
Handling a credit card	1) monthly fee for the main card	
	a) if the total value of all card payments made in the previous monthly settlement cycle is PLN 300 or more (cancelled payments are excluded) monthly	Free of charge
	Total annual fee	Free of charge
	b) if the above condition is not met monthly	PLN 9
	Total annual fee	PLN 108
2) monthly fee for an additional card	Free of charge	
3) conversion of an international transaction made in a currency other than PLN (the fee is based on the amount of the transaction after its conversion into the card account currency)	2.80%	
Overdrafts and related services		
Overdraft	the service is not available	
Other services		
Issuing a payment account certificate		PLN 50
Preparing a list of payment transactions [[lists of operations made with an additional card]	lists of operations made with an additional card monthly	PLN 2
	Total annual fee	PLN 24
Text message notification	[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	PLN 9
	Total annual fee	PLN 108
Phone banking service		Free of charge
Electronic banking service		Free of charge