



Fee Information Document



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

Account name: 123 credit card account

Date: 20 December 2018

- 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 an 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; applies only to the first transfer ordered) Free of charge |
| Credit transfer | 1) ordered using an 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; applies only to the first transfer ordered) Free of charge |
| 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 | |

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| Cash withdrawal | 1) in and outside of Poland PLN 10 | 4%, min. |
| | 2) 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 | issuing a card | Free of charge |
| | renewal of the card (every four years) PLN 15 | |
| 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) annual fee for the main card (in the first year) | |
| | a) fee dependent on the number of transactions: if at least 10 transactions (other than transfers from the credit card account) were made within 3 months of making the decision to issue the card (cancelled transactions are excluded) | Free of charge |
| | b) if the above conditions are not met | PLN 120 |
| | 2) monthly fee for a mobile card (in the first year) | Free of charge |
| | 3) monthly fee for the main card (in the second and each subsequent year) | |
| | a) fee dependent on the number of transactions: if at least 10 transactions (other than transfers from the credit card account) were made during the previous settlement period (cancelled transactions are excluded) | Free of charge |
| | b) if the above conditions are not met | PLN 10 |
| | 4) monthly fee for an additional card and a mobile card (in the second and each subsequent year) | Free of charge |
| | 5) conversion of an international transaction made in a currency other than PLN (the fee is calculated based on the amount of the transaction after its conversion into the card account currency) | 2.80% |
| | Overdraft and related services | |
| Overdraft | the service is not available | |
| Other services | | |
| Issuing a payment account certificate | | PLN 50 |
| Preparing a list of payment transactions | 1) monthly fee for an additional card | PLN 2 |
| | Total annual fee | PLN 24 |
| | 2) monthly fee for a mobile card | PLN 2 |
| | Total annual fee | PLN 24 |
| Text message notification | 1) text message notification sent as part of the Alerty24 service | |
| | a) monthly fee for the use of the MAXI package | PLN 9 |

| | | |
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| | Total annual fee | PLN |
| | 108 | |
| | b) sending a text message notification with an alert within the MINI package PLN 0.30 | |
| Phone banking service | | Free of charge |
| Electronic banking service | | Free of charge |