

SCHEDULE OF FEES AND CHARGES
COLLECTED BY SANTANDER BANK POLSKA S.A.
FOR BANKING SERVICES PROVIDED
TO BUSINESS CUSTOMERS

The modified Schedule is effective as of 1 July 2023.

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PART I(A) SCHEDULE OF FEES AND CHARGES FOR BANKING SERVICES PROVIDED TO SME CUSTOMERS

Chapter 1. General provisions

1. Santander Bank Polska S.A. ("Santander," "SAN PL" or "Bank") collects fees and charges in line with this Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers, part I(A).
2. In the case of operations denominated in foreign currencies, the amount of fees and charges is set based on:
 - a) the equivalent of the operation amount in PLN (in the case of fees and charges denominated in PLN);
 - b) the operation amount (in the case of fees and charges denominated in foreign currencies).

In the case of fees and charges denominated in PLN, the conversion is made at the average NBP rate applicable on the day of collecting the fee/ charge, except for:

 - fees/ charges related to payment orders, which are converted at the average NBP rate applicable on the day preceding the day when the Bank accepted a duly placed payment order instruction;
 - fees/ charges related to the service of foreign currency loans, overdrafts and guarantees sanctioned/ issued by Santander Bank Polska S.A., which are converted at the FX buy/sell rate for non-cash transactions of Santander Bank Polska S.A.;
 - fees/ charges related to the purchase/ sale of foreign currencies at the cash desks of Santander Bank Polska S.A., which are converted at the buy/sell rate of Santander Bank Polska S.A.;
 - fees/ charges related to the purchase of export receivables (forfaiting), which are converted at the average NBP rate applicable on the payment execution day;
 - fees/ charges related to collections made in convertible foreign currencies or payments in convertible foreign currencies made under letters of credit or advised guarantees issued by another bank in favour of a customer of Santander Bank Polska S.A., which are converted at the FX buy/sell rate for non-cash transactions of Santander Bank Polska S.A.

The above exchange rates are applied accordingly to convert the amounts of operations, except for transactions made with payment cards.
3. In the case of foreign banks' costs that are denominated in a currency other than the currency in which they will be collected, the conversion is made at the average NBP rate applicable on the day when the costs are collected, except for costs of operations related to: convertible foreign currency collections; advised, indirect and confirmed foreign currency guarantees; and foreign currency letters of credit, which are all converted at the FX sell rate for non-cash transactions of Santander Bank Polska S.A.
4. Fees and charges are collected:
 - a) on the day of placing or executing the instruction; or
 - b) periodically on the last day of the calendar month in the case of the following fees and charges:
 - the fee for maintaining a settlement account, which is calculated for each started calendar month of account maintenance at the rate applicable on the fee collection day, except for the

fee for maintaining the main account in PLN for S, M, L and XL packages, which is collected by the 15th day of the next month;

- the aggregate (collective) fees which are calculated at the rate applicable on the fee collection date:
 - fees for transactions in the settlement account (transfers and direct debits, except for fees for instructions placed at outlets of Santander Bank Polska S.A. to revoke a direct debit instruction before its execution, or return funds paid under a direct debit, which are collected in line with 4(a) above) for all instructions executed from the first to the last day of that month;
 - fees for account statements provided on paper or as SWIFT messages and confirmations of operations (duplicates/ attachments) provided along with those statements that were generated in the period from the last day of the previous calendar month up to and including the penultimate day of the relevant calendar month;
- the aggregate (collective) fees which are calculated at the rate applicable on the transaction execution date:
 - fees for transactions in the settlement account (open cash deposits made by the holder to their own account, cash deposits made to the cash deposit machines of Santander Bank Polska S.A., cash withdrawals made at the outlets of Santander Bank Polska S.A.), which are executed from the first day of a calendar month to the last day of that month.

The provision on periodic collection of fees and charges does not apply to the fees and charges described in this Schedule of fees and charges as "additional" unless they have been mentioned above; or

- c) for the following types of cards:
 - debit cards:
 - monthly fees: payable by the fifth day of each calendar month following the calendar month for which they are collected. The fees are not charged for the month during which the agreement is made;
 - annual fees: the first fee is collected on the day when the agreement is made. Next fees are collected in subsequent years by the fifth day of the calendar month in which the anniversary of making the agreement falls (the date on which the fee is collected remains the same even if a new card has been issued in place of a cancelled one);
 - charge cards: annual fees: the first fee is collected on the first day of the calendar month following the month during which the agreement is made. Next fees are collected in subsequent years on the anniversary of collecting the first fee (the date on which the fee is collected remains the same even if a new card has been issued in place of a cancelled one); or
- d) on other dates specified in this Schedule of fees and charges or in agreements made between the customer and Santander Bank Polska S.A.

If the agreement under which periodic fees and/or charges are collected is terminated, all those fees and/or charges are collected on the last day of the period of that agreement.

In some outlets of the Bank, fees and charges for services provided by the Bank cannot be paid in cash. The list of those outlets can be accessed using the outlet and ATM locator available at www.santander.pl.

5. If the customer places an instruction to change the pricing tariff, the fees and charges referred to in 4(b) will be collected in line with the new tariff for the entire calendar month during which the tariff was changed.
6. All due fees and charges are payable by the party that ordered the relevant bank operation unless the parties to the operation have agreed otherwise or the instruction received by Santander Bank Polska S.A. specifies otherwise and the Santander Bank Polska S.A. accepts the change.
7. The amounts of collected fees and charges are rounded in line with generally accepted principles.
8. In addition to the fees and charges specified in this Schedule, the following fees and charges apply :
 - a) fees and charges collected by banks acting as agents during the execution of an order;
 - b) fees and charges for domestic and international telecommunications and postal services.
9. Fees and charges for banking services are not collected for:
 - a) operations related to the repayment of debts towards Santander Bank Polska S.A. or its subsidiaries, regardless of the form of the debt (except for the repayment of revolving loans and overdrafts);
 - b) cash deposits to accounts in KBC Securities N.V.;
 - c) payments of fees and charges due to the Bank made in convertible currency coins;
 - d) cash deposits made by customers of Santander Bank Polska S.A. to cover the tax on civil law transactions if the tax is payable in connection with services provided by Santander Bank Polska S.A.;
 - e) cash withdrawals made in connection with closing a settlement account;
 - f) transfer orders to a general account for purchases for a subfund offered by the Bank within the Santander Fundusz Inwestycyjny Otwarty fund or the Santander Prestiż Specjalistyczny Fundusz Inwestycyjny Otwarty fund ("Funds") made in connection with the purchase of fund units (this exclusion does not apply to transfers made to the dedicated bank account number specified in the unit certificate).
10. If a fee or charge for settlement accounts is listed without specifying its amount for individual pricing tariffs, it applies to all settlement accounts regardless of their pricing tariff.
11. The current account maintained on individually agreed terms and conditions is an account which bears a non-standard interest rate or which is subject to fees and charges collected in amounts or a manner different than specified in this Schedule of fees and charges (applies to the fees and charges specified in 4(b)). The first of all accounts maintained for the customer in PLN on individually agreed terms and conditions is the account whose maintenance fee is the closest to the standard fee (the account subject to the lowest discount).
12. For the purpose of this Schedule of fees and charges, the average account balance is calculated as the sum of all end-of-day balances in the account from the last day of the previous calendar month up to and including the last but one day of the current calendar month (applies to the fees and charges referred to in 4(b)), divided by the relevant number of days.

This rule does not apply to:

- the S, M, L and XL packages, in whose case the average monthly account balance is calculated as the arithmetic mean for accounts and deposits or as the arithmetic mean of the absolute value of the

utilised part for overdrafts and working capital loans. FX balances are converted at the average NBP rate from the last business day in a given month;

- the monthly fee for holding a high balance of funds in bank accounts (except for term deposit accounts, overnight deposit accounts, custody accounts and escrow accounts) in the currencies whose interest rates are currently negative.
13. The fees for transfers to accounts in another bank do not apply to transfers of foreign currency funds to accounts in other Polish banks and transfers of funds to accounts in foreign banks. The fees and charges for those transactions are collected at the rates applicable to payment orders.
 14. The fees and charges for transfers/ cash deposits / payment instructions / direct debits to accounts in Santander Bank Polska S.A. apply also to the transactions of those types made to the accounts in the subsidiaries or partner outlets of Santander Bank Polska S.A.
 15. Payment card transactions made in European Economic Area (EEA) member states in the currency of those states are subject to a fee if they are charged to an account maintained in another currency. The total fee amount is based on a margin equal to the percentage of the rate applied by the Bank in line with the relevant card terms and conditions and the transaction conversion fee (if any) to the latest euro FX reference rate published by the European Central Bank (ECB).
 16. Unless this Schedule of fees and charges specifies otherwise, all fees and charges for services provided at the outlets of Santander Bank Polska S.A. apply also to banking services provided to business customers at the partner outlets of Santander Bank Polska S.A.
 17. The Bank reserves the right to modify the Schedule, in particular to change the levels of fees and charges, during the period of the agreement. The Bank can change the amounts of fees and charges only if at least one of the following factors has changed:
 - a) the amount of effort required to perform an operation/ service or the scope and form of performing that operation/ service;
 - b) money market and capital market instruments: the NBP reference rate, the NBP rediscount rate, the NBP lombard rate, the method used to calculate the reserves required from banks, the interest rates applied in the interbank market, the yield of T-bills issued by the Polish Minister of Finance, the yield of money bills issued by the NBP;
 - c) changes of the level of inflation or other macroeconomic factors;
 - d) changes in or implementation of the provisions of law, in particular tax and accounting regulations, applicable to the agreements between the bank and the customer.

In addition, during the period of the agreement the Bank reserves the right to introduce new fees and charges and to add or stop adding the VAT to the amounts of fees and charges in line with the applicable tax law and its interpretation presented by tax authorities.

18. Santander Bank Polska S.A. will not inform its customers about changes in this Schedule of fees and charges if they involve only the introduction of new types of products or services of Santander Bank Polska S.A. or if they are related to the products or services which are not the subject of the agreement between the customer and the Bank.

Chapter 2. Business accounts

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
1.	Maintaining an account (primary account; monthly fee)	PLN 0/ PLN 25 ^{1) 2)}	PLN 70 ²⁾		The fee depends on the average monthly account balance:		
	Maintaining an account (additional account; monthly fee)	PLN 25	PLN 0 ⁴⁾	PLN 25 ^{3) 4)}	free of charge if the balance is at least PLN 5,000 PLN 10 if the balance is lower than PLN 5,000	PLN 0 ⁵⁾	PLN 60
NOTE:							
¹⁾ The account maintenance fee is PLN 0 if at least one transfer of min. PLN 200 is made from the account to the Social Insurance Institution (ZUS) in a given calendar month. Otherwise, the account maintenance fee is PLN 25 monthly and is collected in the next month after the month during which the transfer was not made.							
²⁾ Only one primary account can be opened.							
³⁾ If the primary account is Konto Firmowe Godne Polecenia (Business Account Worth Recommending), its holder is exempt from the monthly fee for maintaining one additional account in EUR, USD or GBP at the Biznes Pakiet Optimum (Business Package Optimum) Tariff. Each subsequent account maintained in any of the above-mentioned currencies is subject to fees applicable for the Business Package Optimum Tariff. If the primary account in PLN is closed, the fees for the FX account will start to be collected in line with the Business Package Optimum Tariff.							
⁴⁾ If the primary account is Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium), its holder is exempt from monthly maintenance fees for all additional accounts in PLN and from monthly maintenance fees for all additional accounts in EUR, USD, GBP, CHF, NOK, SEK, DKK or CZK maintained at the Biznes Pakiet Optimum (Business Package Optimum) Tariff. The accounts in NOK, SEK, DKK and CZK can be opened only based on a positive decision of the Bank. If the primary account in PLN is closed, the Bank will start collecting fees for additional FX accounts in line with the Business Package Optimum Tariff and will change the tariff applied to additional PLN accounts to the Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff for additional accounts unless the parties agree otherwise.							
⁵⁾ The offer is addressed to non-profit entities which are not public finance sector units within the meaning of Polish public finance regulations. It applies only to the legal persons or units without legal personality but with legal capacity that have been established under applicable laws, including foundations and associations, but excluding:							
1. political parties;							
2. foundations established by political parties.							
2.	Transfers						
1)	Transfers ordered at the outlets of Santander Bank Polska S.A.:						
a)	transfer to an account in Santander Bank Polska S.A. ^{1) 2)} or an Elixir transfer to an account in another bank	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25
b)	SORBNET transfer to an account in another bank	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
c)	EUR payment order sent to an EEA member state other than Poland: ⁷⁾						
	– SEPA payment order	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25
	– other payment orders (standard or express)	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
2)	Transfers ordered using electronic banking services:						
a)	transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b)	transfer to an account in another bank:						
	– Elixir transfer	PLN 1.30/ free of charge ^{3) 4) 5)}	PLN 1.30/ free of charge ^{3) 5) 6)}	PLN 1.30	PLN 1.30	free of charge	PLN 1.30
	– Express Elixir transfer ²⁾ or BlueCash transfer ²⁾	PLN 10	PLN 10	–	PLN 10	PLN 10	PLN 10
	– SORBNET transfer	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
c)	EUR payment order sent to an EEA member state other than Poland: ⁷⁾						
	– SEPA payment order	PLN 1.30/ free of charge ^{4) 5)}	PLN 1.30/ free of charge ^{5) 6)}	PLN 1.30	PLN 1.30	free of charge	PLN 1.30

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
	– other payment orders (standard or express)	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
d)	Przelew24 transfer ²⁾	PLN 0.50	PLN 0.50	–	PLN 0.50	PLN 0.50	PLN 0.50
NOTE: ¹⁾ The fee is not collected for transfers to credit accounts and term deposit accounts. ²⁾ The service is not available for FX accounts. ³⁾ Applies to transfers to ZUS (Social Insurance Institution) and tax authorities. ⁴⁾ Applies to the first 10 transfers made from the primary account in a given calendar month. ⁵⁾ Does not apply to additional accounts in PLN. ⁶⁾ Applies to the first 100 transfers made from the primary account in a given calendar month. ⁷⁾ Fees and charges for foreign currency transactions not listed in this table can be found in Part 1(A) "Currently offered products and services," Chapter 8 "Foreign currency transactions."							
3. Standing orders placed at the outlets of Santander Bank Polska S.A. or using electronic banking services							
1)	Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2)	Executing a standing order to transfer funds to an account in another bank ¹⁾	PLN 3	PLN 3	–	PLN 3	PLN 3	PLN 3
NOTE: ¹⁾ The service is not available for FX accounts.							
4.	Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
5. Direct debits ^{1) 2)}							
1)	Crediting the payee's (creditor's) account as part of a direct debit	PLN 2	PLN 2	–	PLN 2	PLN 2	PLN 2
2)	Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit (payable for each message about the refusal)	PLN 2	PLN 2	–	PLN 2	PLN 2	PLN 2
3)	Executing a direct debit from the payer's account to the payee's account maintained:						
a)	by Santander Bank Polska S.A.	free of charge	free of charge	–	free of charge	free of charge	free of charge
b)	by another bank	PLN 2	PLN 2	–	PLN 2	PLN 2	PLN 2
4)	Executing an instruction to revoke a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	–	PLN 2	PLN 2	PLN 2
NOTE: ¹⁾ The service is not available for FX accounts. ²⁾ The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3) and 5(4) are collected from the payer (debtor).							
6. Cheques in domestic trade ¹⁾							
1)	Confirming a cheque	PLN 15	PLN 15	–	PLN 15	PLN 15	PLN 15
2)	Cheque collection	PLN 20	PLN 20	–	PLN 20	PLN 20	PLN 20
NOTE: ¹⁾ The service is not available for FX accounts..							

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
7. Account statement							
1)	eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2)	Account statement in the form of a SWIFT message: ¹⁾						
a)	MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
b)	MT941 or MT942 ²⁾	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
NOTE:							
¹⁾ An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month.							
²⁾ A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.							
3)	Paper statement (payable for each generated statement):						
a)	sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b)	sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
c)	sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
d)	collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
e)	sent by registered mail ¹⁾	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 10
NOTE:							
¹⁾ The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.							
4)	duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
5)	confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
8.	Changing the pricing tariff applied to the account ¹⁾	PLN 150 ²⁾	PLN 150 ²⁾	PLN 150	PLN 150	PLN 150	free of charge
NOTE:							
¹⁾ The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.							
²⁾ Does not apply to the conversion of Konto Firmowe Godne Polecenia (Business Account Worth Recommending) to Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) or vice versa. Applies to both primary and additional accounts.							

*** Applies to business accounts maintained on standard terms and conditions for the holders of Agro Pakiet (Agro Package).

***** Applies to business accounts maintained on individually agreed terms and conditions, including the accounts which were maintained on individually agreed terms and conditions at the Standardowa (Standard) Tariff on the day preceding 1 October 2010.

Chapter 3. Term deposit accounts

Item	Service	Rate
1.	2.	3.
1.	Maintaining a term deposit account	free of charge
2.	Cash deposit to a term deposit account	free of charge
3.	Transfer of funds from a term deposit account to an account in another bank (applies to a transfer of interest made available to the holder at specified dates or transfer of principal and interest upon the expiry of the contractual period of the term deposit account)	PLN 7
4.	Transfer of funds from a term deposit account closed before the expiry of its contractual period to an account in another bank	PLN 7
5.	Term deposit account statement	free of charge
6.	Duplicate account statement	PLN 5

Chapter 4. Cash turnover

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
1.	Cash deposit to an account in Santander Bank Polska S.A.:						
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account ¹⁾ and acts in their own name	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20
	NOTE: ¹⁾ The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts; b) accounts listed in Chapter 3 and securities accounts.						
	2. Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	3. Sealed cash deposit:						
	NOTE: Fees for sealed cash deposits listed in (a), (b) and (c) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.						
	a) made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5% min. PLN 10 + VAT	0.5% min. PLN 10 + VAT	0.5% min. PLN 10 + VAT	0.5% min. PLN 10 + VAT	0.5% min. PLN 10 + VAT	0.5% min. PLN 10 + VAT
	b) made to a night safe of Santander Bank Polska S.A. or to an online night safe	0.4% min. PLN 10 + VAT	0.4% min. PLN 10 + VAT	0.4% min. PLN 10 + VAT	free of charge	0.2% min. PLN 10 + VAT	0.4% min. PLN 10 + VAT
	c) made at the cash centre (Centrum Obsługi Gotówki)	0.3% min. PLN 10 + VAT	0.3% min. PLN 10 + VAT	0.3% min. PLN 10 + VAT	free of charge	0.15% min. PLN 10 + VAT	0.3% min. PLN 10 + VAT
	d) made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
	e) cash-in-transit services	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
2.	Additional fees and charges for cash deposits:						
	1. Deposit made in convertible foreign currency coins (the fee is calculated based on the sum deposited in coins)	–	–	60%	–	–	60%
	2. Deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
	NOTE: The fees listed in item 2(1) and item 2(2) are increased by VAT if they are collected for sealed deposits.						
3.	Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT
4.	Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT
3.	Cash withdrawal						
1)	Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.65%, min. PLN 20 ¹⁾	0.65%, min. PLN 20 ¹⁾	0.65%, min. PLN 20 ¹⁾	0.65%, min. PLN 20 ¹⁾	0.65%, min. PLN 20 ¹⁾	0.65%, min. PLN 20 ¹⁾
	NOTE: ¹⁾ The fees listed in item 3(1) are increased by VAT if they are collected for sealed withdrawals.						
2)	Cash withdrawal made at an ATM using a BLIK code						
a)	at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b)	at ATMs of entities other than Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3)	Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is calculated based on the amount that was not withdrawn)	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100
4)	Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement

Chapter 5. Electronic banking services

Item	Service	Rate
1.	2.	3.
1.	Mini Firma; Moja Firma plus	
1)	Access to electronic banking services:	
a)	Mini Firma services	free of charge
b)	Moja Firma plus services (for each started month)	PLN 55
2)	Use of the Mini Firma service	
a)	for the first user of the Mini Firma service	free of charge
b)	for each subsequent user of the Mini Firma service (for each started month of using the service)	PLN 5
3)	Issuing a token (one-off fee)	PLN 70
4)	Sending an smsCode at the customer's request	PLN 0.20
	NOTE: 1) The first five smsCodes sent in a given month are free of charge. 2) The fees referred to in items 1(1), 1(2) and 1(4) are collected on the fifth day of the next calendar month after the month to which they apply.	
5)	Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package)	
a)	use of the package (payable for each started month)	PLN 10
b)	sending an alert in the form of a text message (payable for each message)	PLN 0.30

Item	Service	Rate
1.	2.	3.
NOTE: 1) The fee for Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package) covers 20 alerts in the form of text messages and an unlimited number of alerts in the form of emails. The fee specified in item 1(5)(b) is collected for each additional alert sent after reaching the limit of alerts available as part of the package fee. 2) The fees referred to in item 1(5) are collected on the fifth day of the next calendar month after the month to which they apply.		
2.	iBiznes24	
1)	Subscription fee for access to and use of the service (payable for each started calendar month):	
a)	extended profile	PLN 200
2)	Authorisation tools:	
a)	issuing a chip card (one-off fee)	PLN 70
b)	issuing a token (one-off fee)	PLN 70
c)	sending an smsCode at the customer's request	PLN 0.20
3)	Reader or replacement of a reader	PLN 100
4)	Maintenance visit for the iBiznes24 service at the customer's request	PLN 300
NOTE: The fees and charges referred to in items 2(1)–2(4) are collected by Santander Bank Polska S.A. by the fifth day of the next calendar month after the month to which they apply.		
5)	Training session:	
a)	the first session after activating the service	free of charge
b)	each subsequent training session	PLN 500
6)	Alerty24 (Alerts24) packages	
a)	use of the package (monthly fee payable for each started month)	
	– Standard package	PLN 0.25
	– Mini package: 30 text messages and an unlimited number of emails	PLN 5
	– Midi package: 60 text messages and an unlimited number of emails	PLN 10
	– Maxi package: 150 text messages and an unlimited number of emails	PLN 30
	– Large package: 250 text messages and an unlimited number of emails	PLN 50
	– Bezpieczeństwo (Security) package	free of charge
b)	Sending an additional alert in a text message (payable for each message)	PLN 0.25

NOTE: The fees for executing instructions, requests and transactions made using electronic banking services are specified in other chapters of this Schedule of fees and charges.

Chapter 6. Payment cards

Item	Service	Visa Business Electron	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	Card fee:								
1)	for a card issued to an account maintained at a tariff other than the one listed in item 2)	PLN 7 **/ free of charge	PLN 7 **/ free of charge	PLN 250*	PLN 130*	PLN 130*	PLN 130*	PLN 300*	EUR 25*
2)	for a card issued to an account maintained at the Non Profit Tariff:	free of charge	PLN 7 **/ free of charge	PLN 250*	PLN 130*	PLN 130*	PLN 130*	PLN 300*	PLN 300*
NOTE: * Annual fee. ** The fee is collected monthly if the total value of non-cash transactions (other than quasi-cash transactions) made with the card in the previous calendar month is lower than PLN 400.									

Item	Service	Visa Business Electron	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
2.	Arrangement fee calculated based on the amount of the sanctioned authorisation limit (one-off)	–	–	–	–	1%	1%	1%	–
NOTE: The arrangement fee does not apply to renewed cards. If agreements on multiple charge cards are concluded, the fee is based on the sum of all sanctioned limits.									
3.	Express production of a new card (within 5 business day of signing the payment card agreement by the customer)	PLN 30	PLN 30	PLN 30	PLN 50	PLN 50	PLN 50	free of charge	EUR 15
4.	Cash withdrawal made with a card								
1)	at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5	3%, min. EUR 1.50
2)	at ATMs of banks other than Santander Bank Polska S.A. in Poland, at the outlets and partner outlets of Santander Bank Polska S.A. and at the terminals of other institutions in Poland	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 ²⁾ / 3.5%, min. PLN 5*** ¹⁾	1.5%, min. PLN 10	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. EUR 1.50
3)	in EUR at ATMs and terminals of other institutions in EEA member states	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 ²⁾ / 3.5%, min. PLN 5*** ¹⁾	1.5%, min. PLN 10	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. EUR 1.50
4)	at ATMs and terminals of other institutions outside of Poland except for those listed in item 4(3)	4%, min. 10%	4%, min. 10%	1.5%, min. PLN 10	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. EUR 3
5)	as part of the cash back service	free of charge	free of charge	–	–	–	–	–	–
NOTE: * Applies to cards issued to the accounts maintained at the Biznes Pakiet MAXI (Business Package MAXI) Tariff and cards issued on or after 2 May 2014 at the dla Agrobiznesu (Agribusiness) Tariff. ** Applies to cards issued to the accounts maintained at the Biznes Pakiet OPTI (Business Package OPTI) Tariff or Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff. *** Applies to cards issued to the accounts maintained at the Biznes Pakiet MINI (Business Package MINI) Tariff, Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff or Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) Tariff.									
5.	Fee for quasi-cash transactions	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. 10%	4%, min. EUR 3
6.	Effecting a non-cash transaction	free of charge	free of charge	free of charge	free of charge	1.2%	1.2%	1.2%	free of charge
7.	Conversion of 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)	2.8%	2.8%	1.8%	free of charge	free of charge	free of charge	free of charge	free of charge
8.	Generating a list of transactions								
1)	for a company (aggregate list)	PLN 5	PLN 5	PLN 5	free of charge	free of charge	free of charge	free of charge	free of charge
2)	for a card user	PLN 7	PLN 7	PLN 7	PLN 7	free of charge	free of charge	free of charge	EUR 1.35
9.	Checking the balance of available funds at ATMs	PLN 5	PLN 5	PLN 5	PLN 5	free of charge	free of charge	free of charge	EUR 1
10.	Changing the PIN at the ATMs of Santander Bank Polska S.A.	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	EUR 2
11.	Generating a new PIN for a card at the request of the user	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	EUR 2.50
12.	Renewal of a card issued to an account maintained at the Non Profit Tariff	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15

¹⁾ Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

²⁾ Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

Chapter 7. Other payment instruments

The fees and charges for banking services related to other payment instruments are collected in line with the Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers: electronic money instruments and other electronic payment instruments.

Chapter 8. Foreign currency transactions

Fees and charges for foreign currency transactions not listed in this table can be found in Part 1(A) "Currently offered products and services," Chapter 2 "Business accounts."

Item	Service	Rate
1.	2.	3.
1.	Payment orders	
1)	Incoming payment orders (sent to an account in Santander Bank Polska S.A.):	
a)	SEPA payment orders	
	– from EEA member states other than Poland	PLN 0
	– other SEPA payment orders	PLN 5
b)	other incoming payment orders	
	– EUR payment orders from EEA member states other than Poland	PLN 0
	– other payment orders	PLN 10
	NOTE: The fees specified in item 1(1) do not apply if the costs of the incoming payment order for Santander Bank Polska S.A. are covered by the payer (the party that made the payment order). The fees for such transactions are collected in line with the Schedule of Fees and Charges for Banks.	
2)	outgoing payment orders (except for outgoing EUR payment orders sent to EEA member states other than Poland):	
a)	made using electronic banking services:	
	– SEPA payment order	PLN 10
	– other payment orders	0.25%, min. PLN 25, max. PLN 200
b)	made at an outlet of Santander Bank Polska S.A.	0.35%, min. PLN 60, max. PLN 300
3)	Additional fees and charges for outgoing payment orders:	
a)	sending a payment order (other than outgoing EUR payment orders sent to EEA member states other than Poland) using one of the following delivery methods:	
	– fast-track: payment orders made at an outlet of Santander Bank Polska S.A. or using electronic banking services	0.1%, min. PLN 5, max. PLN 100
	– express (including TARGET payment orders): payment orders made via electronic banking services	0.2%, min. PLN 10, max. PLN 180
	– express (including TARGET payment orders): payment orders made at an outlet of Santander Bank Polska S.A.	0.3%, min. PLN 20, max. PLN 180
b)	flat-rate fee collected if the costs of intermediary banks are covered by the payer (the party that made the payment order), i.e. when the OUR cost option is applied for the payment order	PLN 95
	NOTE: If costs of third party banks are at least three times higher than the flat-rate fee, Santander Bank Polska S.A. can additionally charge the customer with the difference between the flat-rate fee and the actual costs. The above rule does not apply to payments subject to the Polish Payment Services Act.	
4)	Electronic confirmation of the payment order:	
a)	conclusion and activation of the agreement	PLN 20
b)	confirmation of the payment order (payable for each confirmation)	PLN 3
5)	Issuing a copy of the payment order (a SWIFT message): payable for each message	PLN 15
6)	Execution of incoming MT101 messages:	
a)	concluding the agreement on the execution of MT101 messages ("MT101 Agreement") and activating the service	PLN 200
b)	if the MT101 Agreement does not specify the fees for executing MT101 messages:	
	– Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6
	– SORBNET transfer, or other standard or express EUR payment orders to EEA member states other than Poland	PLN 5
	– other payment orders	At the rates specified for payment orders in this chapter
7)	Non-standard payment order services: confirming that the payee's account has been credited with a payment order sent by Santander Bank Polska S.A., changing the details of a payment order sent by Santander Bank Polska S.A., cancelling a payment order sent by Santander Bank Polska S.A.	PLN 100
	NOTE: The fee is collected regardless of whether other banks have executed the instruction.	
8)	Cancelling an outgoing payment order that has not been sent by Santander Bank Polska S.A.	PLN 25
9)	Refunding a payment order from Santander Bank Polska S.A. by a third party bank	PLN 100

Chapter 9. Trade finance transactions

Item	Service	Rate
1.	2.	3.
1.	Export collection	
1)	Sending documents or bills of exchange/ promissory notes for export collection	0.2%, min. PLN 150, max. PLN 500
2)	Releasing documents without payment/ returning uncollected documents	PLN 100
3)	Changing the terms and conditions of collection	PLN 100
4)	Sending correspondence in relation to export collection	PLN 50
	NOTE: A flat-rate fee collected in addition to the fee from item 1(1).	
2.	Import collection	
1)	Releasing documents for payment, for accepting a bill of exchange, for issuing a promissory note or for making an irrevocable commitment to pay, or meeting other conditions	0.2%, min. PLN 200, max. PLN 800
	NOTE: The fee is based on the total collection value.	
2)	Releasing documents without payment/ returning uncollected documents/ partial payment	
	NOTE: The fee for partial payment:	
	1) is collected in addition to the fee from item 2(1);	PLN 100
	2) is not collected for the last partial payment.	
3)	Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
4)	Protesting a bill of exchange	PLN 250
	NOTE: The fee is increased by the costs and charges incurred by the Bank.	
5)	Changing the terms and conditions of collection	PLN 100
6)	Accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay	PLN 300
	NOTE: A flat-rate fee collected in addition to the fee from item 2(1).	
7)	Sending correspondence in relation to import collection	PLN 50
	NOTE: A flat-rate fee collected in addition to the fee from item 2(1).	
3.	Export letter of credit	
1)	Notifying of an export letter of credit	PLN 300
2)	Confirming an export letter of credit	as decided by the Bank
	NOTE: The fee is:	
	a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any),	
	b) based on the amount of the letter of credit, including the amount tolerance (if any),	
	c) dependent on the assessment of the country and the bank issuing the letter of credit	
3)	Changing the terms and conditions of a letter of credit	
a)	increasing the amount or extending the validity period of a letter of credit:	
	– for an assigned export letter of credit	0.2%, min. PLN 250
	– for a confirmed export letter of credit	as decided by the Bank
	NOTE: The fee for extending the validity period is collected for each subsequent started 3-month validity period of the letter of credit based on its balance, but only if the extension goes beyond the period for which the fee has already been collected. If the amount of a letter of credit is increased, the fee is collected based on the increase amount.	
b)	other changes to a letter of credit	PLN 200
4)	Verifying the documents at the customer's request (for an unconfirmed letter of credit)	PLN 300
5)	Preliminary verification of the compliance of a document with the terms and conditions of a letter of credit made at the customer's request (each time, the fee is payable for each verified document)	PLN 30
6)	Payment under a letter of credit	0.25%, min. PLN 250
	NOTE: The fee is based on the amount specified in the documents.	
7)	Assigning an export letter of credit	0.2%, min. PLN 250
	NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	

Item	Service	Rate
1.	2.	3.
	8) Supervising a deferred payment	PLN 200
	9) Transferring (assigning) the inflows from a letter of credit	PLN 200
	10) Preparing a draft letter of credit at the customer's request or preparing opinions on a draft letter of credit submitted by the customer	PLN 500
	11) Sending correspondence in relation to an export letter of credit NOTE: A flat-rate fee collected in addition to the fee from item 3(1).	PLN 50
	12) Cancelling a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100.	PLN 200
4.	Forfeiting (purchase of export receivables)	as specified in the agreement + VAT
5.	Import letter of credit	
	1) Issuing an import letter of credit NOTE: a) The fee is collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any). It is based on the letter of credit amount, including the amount tolerance (if any). b) The fee is collected in advance for the entire validity period of the letter of credit, including the payment deferral period (if any).	0.4%, min. PLN 350
	2) Increasing the amount or extending the validity period of a letter of credit NOTE: The fee for extending the validity period is collected for each subsequent started 3-month validity period of the letter of credit, but only if the extension goes beyond the period for which the fee has already been collected. If the amount of a letter of credit is increased, the fee is collected based on the increase amount.	0.4%, min. PLN 350
	3) Other changes in the terms and conditions of a letter of credit: a) including the extension of its validity period if it does not go beyond the period for which the fee has already been collected b) cancelling a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected for writing down a part of the unutilised amount of the letter of credit if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100. NOTE: If the changes described in items 5(2) and 5(3) are made at the same time, only the higher of fees is collected.	PLN 300
	4) Verifying the documents which do not comply with the terms and conditions of the letter of credit NOTE: The fee is collected from the beneficiary.	PLN 400/ USD 100* / EUR 90** * for letters of credit issued in USD ** for letters of credit issued in EUR
	5) Supervising a deferred payment	PLN 200
	6) Payment under a letter of credit NOTE: The fee is based on the amount specified in the documents.	0.2%, min. PLN 350
	7) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	8) Preparing a draft letter of credit at the customer's request NOTE: The fee is collected in advance.	PLN 500
	9) Sending correspondence in relation to an import letter of credit NOTE: A flat-rate fee collected in addition to the fee from item 5(1).	PLN 50
6.	Guarantee received by the Bank/ stand-by letter of credit (SBLC) received by the Bank	
	1) Notifying and/or registering a guarantee received by the Bank/ SBLC or a change to a guarantee received by the Bank/ SBLC	PLN 500
	2) Verifying the authenticity of a guarantee received by the Bank/ SBLC or of a change to a guarantee received by the Bank/ SBLC	PLN 300
	3) Transferring a claim at the customer's request, including certifying the signatures. NOTE: The fee is based on the payment demand amount.	0,25%, min. PLN 350, max. PLN 600
	4) Confirming that the signatures put on a demand of payment under a guarantee/ document related to a guarantee issued by another bank are authentic or that they match the specimen signatures held by the Bank NOTE: If the fee specified in item 6(3) has been collected, this fee is not charged.	PLN 300

Item	Service	Rate
1.	2.	3.
7.	Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank/ aval	
1)	Arrangement fee for sanctioning a guarantee limit/ a guarantee/ a counter-guarantee/ a SBLC/ an aval NOTE: 1) The arrangement fee is calculated based on the requested amount of the bank service. 2) The arrangement fee is a one-off fee payable on the day of concluding the agreement. 3) In the case of a guarantee limit, the arrangement fee can be collected once and be based on the sanctioned limit amount, collected for each guarantee on the day when it is issued, or collected both for the sanctioned limit amount and for each issued guarantee.	min. 1%, not less than PLN 500
2)	Fee for issuing a guarantee/ counter-guarantee/ SBLC/ aval NOTE: The fee is based on the current transaction amount for each started 3-month validity period and collected on the first day of each fee period. The first fee period starts on the day when the guarantee/ counter-guarantee/ aval is issued.	0.5%, min. PLN 350/ USD 95 (for guarantees issued in USD) EUR 85 (for guarantees issued in EUR)
3)	Increasing the amount of a guarantee/ counter-guarantee/ aval/ SBLC NOTE: The fee is based on the increase amount.	0.5%, min. PLN 350/ USD 95 (for guarantees issued in USD) EUR 85 (for guarantees issued in EUR)
4)	Other changes to the terms and conditions of a guarantee/ counter-guarantee/ SBLC, including extension of the validity period if it does not go beyond the period for which the fee has already been collected	PLN 350 USD 95 (for guarantees issued in USD) EUR 85 (for guarantees issued in EUR)
NOTE: If the changes described in items 7(3) and 7(4) are made at the same time, only the higher of fees is collected.		
5)	Preparing a draft guarantee NOTE: The fee is collected if the guarantee is not issued.	PLN 300
6)	Payment under a guarantee/ counter-guarantee/ aval/ SBLC NOTE: The fee is based on the claim amount.	0.5%, min. PLN 350
7)	Handling a claim (the fee is payable if the claim has been withdrawn)	PLN 350
8)	Issuing a guarantee/ counter-guarantee using a different template than the standard one used by the Bank NOTE: 1) The fee includes an opinion on the non-standard template. 2) The fee is paid once for each instruction executed. 3) The fee is collected in addition to the one specified in item 7(2).	PLN 300
9)	Issuing a guarantee using the Bank's standard form NOTE: 1) The fee is paid once for each instruction executed. 2) The fee is collected in addition to the one specified in item 7(2).	PLN 100
8.	Additional fees and charges	
1)	Other operations carried out at the customer's request, e.g. preparing a certificate, report or list or performing another operation related to transactions from Chapter 9 by the Bank at the customer's request (re-issuing a closed letter of credit, splitting a set of documents, sending documents to multiple recipients, sending explanatory letters/ additional SWIFT messages, transferring funds to another bank, carrying out an express review of documents for an import letter of credit, etc.) (payable for each operation)	PLN 200
2)	Handling the assignment of rights under a guarantee	PLN 350
3)	Costs due from a foreign bank NOTE: If the foreign bank has not covered the costs, they are paid by the customer. The amount paid is equal to the sum of costs expected to be covered by the foreign bank.	equal to the amount expected to be paid
4)	Express execution of an instruction to issue an import letter of credit/ guarantee/ standby letter of credit (SBLC)/ counter-guarantee NOTE: The application will be processed within 24 hours if a correct and complete instruction (together with a separate instruction to apply the express execution mode) is received by 15.00 on a business day. In exceptional cases, the Bank reserves the right to refuse to execute the instruction in the express mode. In such a case, the Bank will promptly inform the customer about its refusal.	PLN 300

Chapter 10. Loans, overdrafts and credit services

Item	Service	Rate
1.	2.	3.
1.	Processing an application for a loan/ overdraft/ credit service	free of charge
2.	Arrangement fee (for sanctioning a loan/ overdraft/ credit service or renewing it for another period):	agreed on an individual basis
	NOTE:	
	1) The arrangement fee is calculated based on the sanctioned amount of the loan/ overdraft/ credit service.	
	2) The arrangement fee is a one-off fee payable on the day of concluding the loan/ overdraft/ credit service agreement.	
3.	Fee for automatic lending period extension (payable on the day when the lending period is automatically extended)	2.5%
	NOTE: Automatic lending period extension is the extension of the overdraft repayment period by one year on the same terms and conditions and without the need to make a written annex to the agreement.	
4.	Commitment fee (daily)	0.0069%
	NOTE:	
	1) The commitment fee is based on the difference between the amount made available and the amount utilised, that is: on the unutilised amount of the credit facility.	
	2) The fee is calculated by multiplying the unutilised amount of the credit facility and the daily rate of the commitment fee. 3) The fee is not collected for credit facilities sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	
5.	Early repayment fee	min. 3% ¹⁾²⁾
	NOTE: The early repayment fee does not apply to PLN overdrafts, FX overdrafts and revolving loans. It is based on the amount repaid before the date specified in the repayment schedule.	
	¹⁾ The rate applies to the credit facility agreements made after 31 December 2020. The rate of min. 5% continues to apply to all other agreements.	
	²⁾ For entities from the agricultural sector (PKD business code 01...), the fee for the first early principal repayment made in a calendar year is 0%.	
6.	Changing the terms and conditions of a loan/ overdraft/ credit service agreement	
	1) increasing the amount of a loan/ overdraft/ credit service, extending the loan/ overdraft/ credit service agreement period, or extending the repayment period for a loan/ credit service/ loan instalment	min. 1.5%, not less than PLN 200*
	2) other changes (e.g. extending the loan/ overdraft/ tranche availability period, modifying the security cover)	min. PLN 500*
	NOTE:	
	1) The fee is payable once and based on the amount subject to the annex/ increase amount/ extension amount.	
	2) If multiple terms and conditions of the agreement are changed at the same time, only the highest of fees is collected.	
	3) The fee is not collected:	
	a) if the change of the terms and conditions of the agreement is required to adapt them to generally applicable laws (external regulations)	
	b) if the change of the agreement consists in increasing the mortgage amount as a result of using that mortgage to secure another credit facility.	
7.	Processing an application for a letter of promise for a loan/ overdraft/ credit service and issuing the letter of promise (the fee is based on the promised amount; if the loan/ overdraft/ credit service is sanctioned, the arrangement fee is reduced by the amount of this fee)	min. 0.25%, not less than PLN 1,000
8.	Fee for failure to ensure the declared inflows	0.25%
	NOTE:	
	1) The fee is collected monthly based on the disbursed loan amount, taking into account the repayments made as at the last day of the month preceding the verification of the monthly inflows. It applies to investment loans, working capital loans, Biznes Ekspres EBI (Business Express EIB) loans, Biznes Ekspres dla profesjonalistów (Business Express for professionals) loans, Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) loans, and Biznes Ekspres Hipoteka (Business Express Mortgage) loans.	
	2) The fee is collected monthly based on the amount of the credit limit as at the last day of the month preceding the verification of the monthly inflows. It applies to overdrafts.	
9.	Management fee	
	NOTE:	
	1) The fee is calculated quarterly based on the utilised credit facility amount as at the last day of the calendar quarter.	0.065%
	2) The fee is not collected for credit facilities sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	
10.	Fee for failure to provide an insurance policy for the loan/ overdraft security cover	
	NOTE:	
	1) The fee is collected in the month during which the Bank identified the lack of the insurance policy.	PLN 20
	2) The fee is collected for each started month after the expiry of the term specified in the agreement to assign rights under the insurance policy.	
11.	Preparing a repayment capacity certificate:	
	1) for a customer with credit exposure not higher than PLN 1m	PLN 200
	2) for a customer with credit exposure of more than PLN 1m	PLN 400
12.	Preparing a written justification of repayment capacity assessment:	
	1) for a credit facility whose amount is not higher than PLN 1m	PLN 150
	2) for a credit facility whose amount is higher than PLN 1m	PLN 300

Item	Service	Rate
1.	2.	3.
13.	Preparing:	
1)	a promise to approve the unencumbered separation of:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 500
2)	an approval of the unencumbered separation of:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 1,000
14.	Debt restructuring: fee for preparing annexes / agreements / debt take-over agreements / debt accession agreements / memoranda of understanding/ settlements related to the restructuring of debt arising from the utilisation of a loan/ overdraft/ credit service	1%–5%, min. PLN 200

* or the equivalent of this amount in another currency

NOTE:

1) This Chapter applies to working capital and investment loans, including but not limited to: PLN overdrafts, FX overdrafts, working capital loans, Biznes Ekspres (Business Express), Biznes Ekspres EBI (Business Express EIB) Biznes Ekspres dla profesjonalistów (Business Express for professionals), Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) and Biznes Ekspres Hipoteka (Business Express Mortgage) loans, Agro Produkcja (Agro Production), Agro Pomostowy (Agro Bridging), Agro Inwestycja (Agro Investment), Agro Budowa, (Agro Construction) and Agro Grunt (Agro Land) loans.

2) In the case of loans sanctioned in cooperation with the Agency for Restructuring and Modernisation of Agriculture (ARiMR), the total amount of loan-related fees and charges due to the Bank cannot exceed the amount of the fee specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at www.santander.pl in the "Kredyty" ("Loans") section.

Chapter 11. Other fees and charges

Item	Service	Rate
1.	2.	3.
1.	Preparing a confirmation of executing one transaction at the customer's request	PLN 20
	NOTE:	
	1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction.	
	2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	
2.	Account history (fee for each month started)	PLN 20
3.	Preparing information, a certificate (excluding the certificates specified in Chapter 10), an opinion (excluding the opinion for an auditor specified in item 4 of this Chapter), a copy, a photocopy or another document (including the documents that disclose banking secrecy) that refers to one customer:	
	1) at the request of the customer or another authorised party, excluding the requests specified in items 3(2) and 3(3)	PLN 50
	2) at the request of a court enforcement officer made using the OGNIVO application	as specified in the agreement between Santander Bank Polska S.A. and KIR
	3) at the request of another bank	PLN 30
	NOTE:	
	1) The fee is paid by the ordering party.	
	2) The fee is not collected from the persons, bodies and institutions that are exempt from it under applicable laws.	
	3) The fee specified in items 3(1) and 3(3) is collected on the day when the instruction to prepare a document is accepted. The fee specified in item 3(2) is collected in line with the agreement between Santander Bank Polska S.A. and the KIR clearing house.	
4.	Preparing an opinion for the customer's auditor	PLN 150
5.	Blocking funds in a bank account (for all operations):	
	1) in order to secure agreements between the account holder and Santander Bank Polska S.A.	PLN 20
	2) for another purpose	PLN 50
6.	Assignment of funds (for each single operation)	PLN 30
7.	Sending a reminder	PLN 20
8.	Handling a garnishee order/ order to secure claims against a bank account	
	1) Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)	PLN 30

Item	Service	Rate
1.	2.	3.
	2) Executing a garnishee order/ order to secure claims	PLN 60
NOTE: The fee for executing a garnishee order/ order to secure claims is collected for each enforced amount, excluding amounts lower than PLN 30, transferred at the order of an enforcement authority to supplement a garnishee order/ order to secure claims that has been executed previously. In addition, the transfer of funds to an account specified by the enforcement authority is subject to the same fee as a transfer ordered at the outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).		
9.	Providing access to receivables arising from unsettled guaranteed sales of securities through Santander Brokerage Poland (the fee is based on the amount of receivables made available)	0.2%
10.	Using the Dokumenty Zastrzeżone system to cancel blank cheques and cheques and revoke their cancellation, report documents as stolen or lost and cancel the report, disable and re-enable accounts, etc. (regardless of the number of documents reported/ cancelled/ disabled)	PLN 20
11.	Non-standard services related to cash deposits, transfers and standing orders made to an account maintained by Santander Bank Polska S.A. or another Polish bank: revoking a transaction, locating the funds that have not been received by the payee, returning funds, sending an inquiry about the date of posting the funds in the payee's bank	PLN 25
12.	Electronic Debtors Identification (EIN)	
	1) Activating the service	PLN 150
	2) Crediting the auxiliary account with the amount of transaction resulting from the EIN service	as specified in the agreement
	3) Preparing an annex to the agreement	PLN 25
	4) Generating a report for a period beyond the previous month (the fee is collected for each daily report)	PLN 5
13.	Other services not specified in this Schedule or particularly labour-intensive services	as specified in the agreement
14.	Sending documents by courier at the customer's request	PLN 30
15.	Summary information about bank accounts provided using the Central Information database	PLN 30
16.	Purchase/ sale of convertible currencies	0.3%
NOTE:		
1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed.		
2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units.		
3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).		
17.	Annual fee for holding a high year-end balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.	0.3%
NOTE:		
1. The fee is calculated each year at the end of 31 December and collected by the end of January of the next year.		
2. The fee is collected if the sum of all positive balances at the end of the calendar year is higher than PLN 5,000,000. The fee is based on the surplus amount.		
3. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.		
18.	Monthly fee for holding a high balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.	0.02%
NOTE:		
1. The fee is calculated at the end of the last day of each month and collected by the end of the next month.		
2. The fee is collected if the sum of all positive balances at the end of the last day of the month is higher than PLN 5,000,000. The fee is based on the surplus amount.		
3. If the accounts are not maintained in PLN, we will calculate the fee using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.		
4. The fee will not be collected for December.		
19.	Monthly fee for holding a high balance of funds in bank accounts (except for term deposit accounts, overnight deposit accounts, custody accounts and escrow accounts) in the currencies whose interest rates are currently negative	Interest rate
	1. for EUR accounts (the fee is collected if the total balance is higher than EUR 100,000, and is based on the surplus amount)	1/12 of the absolute value of the current EUR deposit rate published by the European Central Bank
	2. for USD accounts (the fee is collected if the total balance is higher than USD 100,000, and is based on the surplus amount)	1/12 of the absolute value of the monthly average of daily Secured Overnight Financing Rate (SOFR) published by the Federal Reserve Bank of New York
	3. for GBP accounts (the fee is collected if the total balance is higher than GBP 100,000, and is based on the surplus amount)	1/12 of the absolute value of the monthly average of daily Sterling Overnight Index Average (SONIA) rate published by the central bank of England

Item	Service	Rate
1.	2.	3.
4.	for CHF accounts (the fee is collected if the total balance is higher than CHF 100,000, and is based on the surplus amount)	1/12 of the absolute value of the current CHF deposit rate published by the central bank of Switzerland
5.	for PLN accounts (the fee is collected if the total balance is higher than PLN 1,000,000, and is based on the surplus amount)	1/12 of the absolute value of the current PLN deposit rate published by the National Bank of Poland
6.	for CZK accounts (the fee is collected if the total balance is higher than CZK 3,000,000, and is based on the surplus amount)	1/12 of the absolute value of the monthly average of daily overnight Prague Interbank Offered Rate (PRIBOR) published by the Czech Financial Benchmark Facility
7.	for DKK accounts (the fee is collected if the total balance is higher than DKK 800,000, and is based on the surplus amount)	1/12 of the absolute value of the current DKK deposit rate published by the central bank of Denmark
8.	for HUF accounts (the fee is collected if the total balance is higher than HUF 40,000,000, and is based on the surplus amount)	1/12 of the absolute value of the current HUF deposit rate published by the central bank of Hungary
9.	for SEK accounts (the fee is collected if the total balance is higher than SEK 1,000,000, and is based on the surplus amount)	1/12 of the absolute value of the current SEK deposit rate published by the central bank of Sweden
10.	for JPY accounts (the fee is collected if the total balance is higher than JPY 12,000,000, and is based on the surplus amount)	1/12 of the absolute value of the current JPY deposit rate published by the central bank of Japan
11.	for NOK accounts (the fee is collected if the total balance is higher than NOK 1,000,000, and is based on the surplus amount)	1/12 of the absolute value of the monthly average of daily Norwegian Overnight Weighted Average (NOWA) rate published by the central bank of Norway
NOTE: 1. The fee is calculated monthly on the basis of the amount by which the total average monthly positive balance of funds in all applicable bank accounts maintained for the customer in a given currency exceeds the threshold specified for that currency in the above table. 2. The fee for a given month will be collected only if the interest rate for that currency is negative at the end of the last day of the month to which a given fee applies. 3. The fee will be collected by the last business day of the next month after the month to which it applies.		

APPENDIX 1. OFF-SALE SME PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A. AND THE FORMER KREDYT BANK S.A.

All fees and charges not specified in Appendix 1 are collected in line with other chapters of this Schedule of fees and charges

1. Business accounts

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodów (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ⁽ⁱ⁾	EKSTRABIZNES (EXTRABUSINESS) Account ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ⁽ⁱⁱ⁾ ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ⁽ⁱ⁾	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	Maintaining an account (monthly)	PLN 10	PLN 25 ¹⁾	PLN 49 ²⁾	PLN 30	12 zł	PLN 39	PLN 15	free of charge	free of charge
	Maintaining an auxiliary account in PLN and an FX current account (monthly)	–	–	PLN 49 for PLN accounts ²⁾ PLN 25 for FX accounts ²⁾	–	free of charge for the first account/ PLN 10 ³⁾ (available only for the EKSTRABIZNES DIRECT Package)	PLN 15	–	–	–

NOTE:

1) The holders of a business account maintained at the Biznes Pakiet OPTI (Business Package OPTI) Tariff are exempt from the fee for maintaining the additional business accounts available as part of Business Package OPTI which were opened before 1 June 2023. Starting with 1 June 2023, we will no longer open any new auxiliary accounts.

- 1 account maintained in EUR at the Biznes Pakiet Optimum (Business Package Optimum) Tariff and
- 1 account maintained in PLN at the Business Package OPTI Tariff.

2) The holders of a business account maintained as part of the Biznes Pakiet MAXI (Business Package MAXI) Tariff, Srebrna Elektroniczna (Silver Electronic) Tariff, Srebrna Gotówkowa (Silver Cash) Tariff, Biznes Pakiet Maximum (Business Package Maximum) Tariff, PLUS package, KOMFORT (COMFORT) package, EKSTRABIZNES (EXTRABUSINESS) Account⁽ⁱ⁾ or Pozostali Klienci (Other Customers) Tariff are exempt from the fee for maintaining the following additional business accounts (if they were opened before 1 June 2023) on the following conditions:

- 1 account maintained in EUR, USD, GBP or CHF at the Biznes Pakiet Optimum (Business Package Optimum) Tariff or
- 50 accounts maintained in PLN at the Business Package MAXI Tariff.

Starting with 1 June 2023, we will no longer open any new auxiliary accounts.

2. Transfers

1) Transfers ordered at the outlets of Santander Bank Polska S.A.:

a)	transfer to an account in Santander Bank Polska S.A. ^{1) 3)} or Elixir transfer to an account in another bank	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25/ free of charge ⁵⁾	PLN 25/ free of charge ⁶⁾	PLN 25
b)	SORBNET transfer to an account in another bank	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
c)	EUR payment order sent to an EEA member state other than Poland: ⁷⁾									
	– SEPA payment order	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25/ free of charge ⁵⁾	PLN 25/ free of charge ⁶⁾	PLN 25
	– other payment orders (standard or express)						PLN 40			

2) Transfers ordered using electronic banking services:

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodów (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ⁽ⁱ⁾	EKSTRABIZNES (EXTRABUSINESS) Account ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ⁽ⁱⁱ⁾ ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ⁽ⁱ⁾	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
a)	transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 15/ free of charge ⁽⁵⁾	PLN 15/ free of charge ⁽⁶⁾	free of charge
b)	transfer to an account in another bank:									
	– Elixir transfer	PLN 1.50/ free of charge ⁽²⁾	PLN 1.30/ free of charge ⁽²⁾	PLN 1.20/ free of charge ⁽²⁾	PLN 2	PLN 1.55/ free of charge ⁽⁴⁾	PLN 1.55	PLN 15/ free of charge ⁽⁵⁾	PLN 15/ free of charge ⁽⁶⁾	PLN 1.30/ free of charge ⁽²⁾
	– Express Elixir transfer ⁽³⁾ or BlueCash transfer ⁽³⁾	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	– SORBNET transfer	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
c)	EUR payment order sent to an EEA member state other than Poland: ⁽⁷⁾									
	– SEPA payment order	PLN 1.50	PLN 1.30	PLN 1.20	PLN 2	PLN 1.55	PLN 1.55	PLN 15/ free of charge ⁽⁵⁾	PLN 15/ free of charge ⁽⁶⁾	PLN 1.30
	– other payment orders (standard or express)	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
d)	Przelew24 transfer ⁽³⁾	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
NOTE: ⁽¹⁾ The fee is not collected for transfers to credit accounts and term deposit accounts. ⁽²⁾ Applies to transfers to ZUS (Social Insurance Institution) and tax authorities. ⁽³⁾ The service is not available for FX accounts. ⁽⁴⁾ The fee applies for the first 8 transfers in a given one-month period and for transfers to ZUS (Social Insurance Institution) and tax authorities. ⁽⁵⁾ Applies to the first transfer made in a calendar month between the accounts of the same entity with the same CIF identification number. ⁽⁶⁾ Applies to the first payment transaction in an account in a given one-month period which is a transfer to an account in Santander Bank Polska S.A., an Elixir transfer or a cash withdrawal made at an outlet of Santander Bank Polska S.A. ⁽⁷⁾ Fees and charges for foreign currency transactions not listed in this table can be found in Part 1(A) "Currently offered products and services," Chapter 8 "Foreign currency transactions."										
3. Standing orders placed at the outlets of Santander Bank Polska S.A. or via electronic banking services										
1)	Executing a standing order to transfer funds to an account in Santander Bank S.A. ⁽¹⁾	free of charge	free of charge	free of charge	free of charge	PLN 1.25	PLN 1.25	PLN 1.25	PLN 1.25	free of charge
2)	Executing a standing order to transfer funds to an account in another bank ⁽¹⁾	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
NOTE: ⁽¹⁾ The service is not available for FX accounts.										
4. Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.										
		PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3
5. Direct debits^{(1) (2)}										
1)	Crediting the payee's (creditor's) account as part of a direct debit ⁽³⁾	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	–	–	PLN 2

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodowców (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ⁽ⁱ⁾	EKSTRABIZNES (EXTRABUSINESS) Account ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ⁽ⁱⁱ⁾ ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ⁽ⁱ⁾	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
	2) Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit (payable for each message about the refusal) ⁽³⁾	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	–	–	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:									
	a) by Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	PLN 1.25	PLN 1.25	PLN 1.25	PLN 1.25	free of charge
	b) by another bank	PLN 2	PLN 2	PLN 2	PLN 2	PLN 1.25	PLN 1.25	PLN 1.25	PLN 1.25	PLN 2
	4) Executing an instruction to revoke a non-executed direct debit instruction or returning an executed direct debit	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2
NOTE:										
⁽¹⁾ The service is not available for FX accounts.										
⁽²⁾ The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3) and 5(4) are collected from the payer (debtor).										
⁽³⁾ The fee is not available for accounts maintained at the Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) Tariff ⁽ⁱⁱ⁾ , Rachunek Depozytowy (Deposit Account) Tariff ⁽ⁱⁱ⁾ and Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾ .										
6. Cash deposit										
	1) Open cash deposit made by the account holder or by a person who does not hold an account ⁽¹⁾ and acts in their own name	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20
NOTE:										
⁽¹⁾ The fee does not apply to deposits to:										
a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts;										
b) accounts listed in Chapter 3 and securities accounts.										
	2) Sealed cash deposit made:									
	a) at the cash desk of an outlet of Santander Bank Polska S.A.	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT
	b) to a night safe of Santander Bank Polska S.A. or to an online night safe	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT
	c) at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT
NOTE: Fees for sealed cash deposits listed in item 6(2) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.										
	3) Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A. ⁽¹⁾	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	–	–	free of charge
NOTE:										
⁽¹⁾ The service is not available for accounts maintained at the Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) Tariff ⁽ⁱⁱ⁾ , Rachunek Depozytowy (Deposit Account) Tariff ⁽ⁱⁱ⁾ and Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾ .										

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodowców (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ⁽ⁱ⁾	EKSTRABIZNES (EXTRABUSINESS) Account ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ⁽ⁱⁱ⁾ ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ⁽ⁱ⁾	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
4)	Sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
5)	Cash-in-transit services for a sealed cash deposit	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
6)	Additional fees and charges:									
a)	deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	–	–	60%	60%	60%	60%	–	–	–
b)	deposit of more than 50 pieces of PLN coins (the fee is based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10
c)	issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT
d)	sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT
7.	Cash withdrawal at an outlet of Santander Bank Polska S.A. ^{1) 2)}	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	PLN 15/ free of charge ²⁾	PLN 15/ free of charge ²⁾	0.65%, min. PLN 20
	Cash withdrawal made at an ATM using a BLIK code									
	at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	at ATMs of entities other than Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
NOTE:										
¹⁾ Fees and charges for cash withdrawal with the use of payment cards are specified in Part 1(A), Chapter 6.										
²⁾ Applies to the first payment transaction in an account in a given one-month period which is a transfer to an account in Santander Bank Polska S.A., an Elixir transfer or a cash withdrawal made at an outlet of Santander Bank Polska S.A.										
8.	Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is based on the amount that was not withdrawn)	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100	0.3%, min. PLN 100
9.	Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
10.	Cheques in domestic trade ¹⁾									
1)	Confirming a cheque	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
2)	Cheque collection	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
NOTE:										
¹⁾ The service is not available for FX accounts.										

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodowców (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ⁽ⁱ⁾	EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ⁽ⁱⁱ⁾ ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ⁽ⁱ⁾	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ⁽ⁱ⁾	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
11. Account statement										
1)	eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2)	Account statement in the form of a SWIFT message: ¹⁾									
a)	MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
b)	MT941 or MT942 ²⁾	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
NOTE:										
¹⁾ An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. ²⁾ A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.										
3)	Paper statement (payable for each generated statement):									
a)	sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b)	sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
c)	sent by unregistered mail more than once a month or after each change in the account balance	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
d)	collected at an outlet of Santander Bank Polska S.A.	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
e)	sent by registered mail ¹⁾	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15
NOTE:										
¹⁾ The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.										
4)	duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
5)	confirmation of a single operation provided with an account statement as an attachment (original document) or as a duplicate of the original confirmation (payable for each item in the statement)	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1
12. Change of the pricing tariff applied to the account		PLN 150/ free of charge ¹⁾	PLN 150/ free of charge ¹⁾	PLN 150/ free of charge ¹⁾	PLN 150/ free of charge ¹⁾	free of charge	free of charge	free of charge	free of charge	PLN 150
NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.										

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff	Biznes Pakiet OPTI (Business Package OPTI) Tariff; Taryfa dla Wolnych Zawodów (Tariff for Freelancers) ⁽ⁱⁱ⁾ ;	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Rachunek EKSTRABIZNES (EXTRABUSINESS Account) ⁽ⁱⁱ⁾ ; Taryfa Pozostali Klienci (Other Customers Tariff)	Standardowa (Standard) Tariff ⁽ⁱ⁾	Pakiet EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. ^(d)	EKSTRABIZNES (EXTRABUSINESS) Account ⁽ⁱ⁾	Rachunek Depozytowy (Deposit Account) ^(b) ; Rachunek Depozytowy – Taryfa Negocjowana (Deposit Account: Negotiated Tariff) ^(d)	Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) ^(a)	Biznes Pakiet z Terminalem (Business Package with a Terminal) Tariff ⁽ⁱⁱⁱ⁾
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.

⁽ⁱ⁾ Applies if a tariff of the former Kredyt Bank S.A. is changed to a tariff listed in Part 1(A), Chapter 2.

⁽ⁱⁱ⁾ Applies to the current accounts maintained at this pricing tariff on standard terms and conditions before 1 March 2009 and to the escrow accounts for real property developers opened before 16 June 2009.

⁽ⁱⁱⁱ⁾ Applies to business accounts maintained on standard terms and conditions for the holders of Biznes Pakiet dla Wolnych Zawodów (Business Package for Freelancers).

^(iv) Applies to business accounts maintained on standard terms and conditions for the holders of Biznes Pakiet z Terminalem (Business Package with a Terminal).

^(a) Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

^(b) Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.

^(c) Applies to Rachunki Depozytowe (Deposit Accounts) which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item.

^(d) Applies to the accounts (including accounts of deposited sums) which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item. This pricing tariff does not apply to the Deposit Accounts referred to in (c) above.

NOTE:

1) Fees and charges for:

- EKSTRABIZNES MIESZKAJ (EXTRABUSINESS LIVE), EKSTRABIZNES LEX (EXTRABUSINESS LEX), EKSTRABIZNES MEDYK (EXTRABUSINESS MEDICAL) and EKSTRAPASTORES (EXTRAPASTORES) current and auxiliary accounts are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account^(a) or EKSTRABIZNES (EXTRABUSINESS) Account^(b) (as applicable);
- current and auxiliary accounts for state budgetary units are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account^(b) or Biznes Pakiet MAXI (Business Package MAXI), as applicable;
- current and auxiliary accounts for commercial and financial entities are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account^(a) or Biznes Pakiet MAXI (Business Package MAXI), as applicable;

2) If a current account listed in this Appendix 1 is closed or the type of that account is changed, the fees and charges for services available within Rachunek Depozytowy w Pakiecie (Deposit Account in a Package) will be collected at the pricing tariff applicable for Rachunek Depozytowy (Deposit Account).

2. Insurance

General provisions:

- 1) If the customer fails to ensure that the balance of funds in the bank account designated for the collection of insurance fees is sufficient to cover the insurance fees specified in this Appendix, the insurance cover will be terminated or will not start (as set out in the relevant Insurance Terms and Conditions).
- 2) Detailed information about the insurance cover and definitions of the Share and Debt Balance are available in the applicable Insurance Terms and Conditions.

Item	Service	Rate
1.	2.	3.
1. Payment card insurance:		
1)	Pewne Pieniądże (Safe Money) financial insurance package: monthly fee for Visa Business Electron or MasterCard Business Debit card insurance	PLN 3
NOTE: If the card user takes out the insurance when signing an agreement for a new card, the fee is not collected during the first two months of the insurance period.		
2. Biznes Gwarant (Business Guarantor) insurance (offered until 27 March 2015). Insurance fee:		
1)	Biznes Ekspres (Business Express) loans, Biznes Ekspres Hipoteka (Business Express Mortgage) loans, working capital loans, investment loans excluding Biznes Hipoteka (Business Mortgage) loans:	
a)	with a lending period of up to 36 months (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases ¹⁾ and Insurance Premium Indicators ²⁾

Item	Service	Rate
1.	2.	3.
	b) with a lending period higher than 36 months:	
	– the first fee collected once for the period from making the loan available to the end of the 36th month of the loan agreement period	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases ¹⁾ and Insurance Premium Indicators ²⁾
	– subsequent annual fees collected during the period from the first day after the end of the 36th month of the loan agreement period to the end of the loan agreement period	Annual fee = sum of products of Insurance Premium Bases ¹⁾ and Insurance Premium Indicators ²⁾
2)	Overdrafts (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases ³⁾ and Insurance Premium Indicators ⁴⁾
	¹⁾ Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the sum of the Debt Balance and unutilised loan amount in line with the loan agreement as at the day of calculating the Business Guarantor insurance fee, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	Principal instalment payable on the day when the Business Guarantor insurance fee is calculated as specified in the original repayment schedule
	²⁾ Insurance Premium Indicator:	
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	3.89%
	– hospitalisation	10.01%
	³⁾ Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	The amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	⁴⁾ Insurance Premium Indicator:	
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	0.144%
	– hospitalisation	0.369%
3.	Insurance covering a property or a property under construction (offered until 27 March 2015). An annual fee equal to the sum insured multiplied by the relevant rate specified below:	
	1) insurance covering a property	0.08%
	2) insurance covering a property under construction	0.2%
	3) Movable asset insurance, private-life third-party liability insurance and Home Assistance insurance (available in three options depending on the sum insured)	
	a) option I	PLN 120
	b) option II	PLN 250
	c) option III	PLN 380

3. Loans, overdrafts and credit services

Applies to the off-sale loans, overdrafts and credit services sanctioned by the former Kredyt Bank S.A. based on applications submitted by 8 September 2013.

Item	Service	Rate
1.	2.	3.
1.	Fee for extending a renewable credit limit agreement (based on the sanctioned limit amount, payable each time the agreement is extended and collected on the extension day) (applies to the Szybki kredyt (Quick Credit) and Szybki kredyt dla branż (Quick Credit for Sectors) renewable credit limits and overdrafts in Ekstrabiznes (Extrabusiness) accounts)	1.5%
2.	Commitment fee	
	1) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan, Wspólnota Mieszkaniowa (Housing Community) loan (if sanctioned to a customer keeping simplified accounts) as well as non-renewable working capital loan and Biznes Ekspres (Business Express) loan	min. 1%
	2) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan (if sanctioned to a customer keeping full accounts)	min. 0.5%
	NOTE: The availability fee is calculated once and based on the loan amount that was made available but was not utilised. It is payable on the next day after the expiry of the loan availability period.	
3.	Commitment fee	
	NOTE: The commitment fee for an FX overdraft or overdraft denominated in a foreign currency is calculated by Santander Bank Polska S.A. in the currency in which the overdraft was sanctioned.	
	1) For Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account and overdraft for SME customers (if sanctioned to an SME customer keeping simplified accounts). The fee is calculated and collected once a month based on the unutilised overdraft amount if the average monthly utilisation of the overdraft is lower than 50% of the sanctioned amount.	min. 0.5%
	2) For Szybki kredyt (Quick Credit) working capital overdraft, overdraft for SME customers and working capital overdraft for SME customers (if sanctioned to an SME customer keeping full accounts). The fee is calculated daily based on the unutilised overdraft amount and collected once a month.	min. 1.5%
	NOTE: The fee which is calculated daily based on the unutilised overdraft amount becomes due and payable on the last day of the calendar month. – The fee for overdraft agreements with all SME customers who use simplified accounting and for overdraft agreements signed before 1 July 2012 with SME customers keeping full accounts is calculated on the last day of each calendar month and collected together with the next debt repayment if the monthly overdraft utilisation ratio (ur) is lower than 0.5.	
	Commitment fee (Cf):	
	$Cf = sa * (1 - ur) * fr * d$	
	where:	
	sa: sanctioned amount of the overdraft	
	ur: monthly utilisation ratio for the overdraft, calculated in line with the following formula:	
	$ur = \frac{\text{interest accrued at the end of a given month on the utilised overdraft amount}}{\text{interest for a given month on the full overdraft amount}}$	
	fr: fee rate	
	$d = \frac{\text{number of lending days in a given month}}{\text{total number of days in a given month}}$	
4.	Loan/ limit administration fee:	
	Applies to the Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account, overdraft for SME customers, Szybki kredyt (Quick Credit) working capital overdraft, renewable working capital loan (in EUR or USD), non-renewable working capital loan (in PLN), working capital overdraft and working capital loan for SME customers (if sanctioned to an SME customer keeping full accounts) as well as to the investment loan, Inwestycja z Unią Europejską (Investment with the European Union) loan, thermomodernisation/ renovation loan, investment loan, Wspólnota Mieszkaniowa (Housing Community) loan and technological loan for SME customers.	min. 0.25%
	NOTE: The fee is collected for each 3-month period based on the actual exposure amount on the first day of that 3-month period. The actual exposure amount is understood as the loan/ overdraft amount that has been utilised or can be utilised. The first fee is collected on the day when the loan/ overdraft is made available to the borrower. The subsequent fees are collected on the last day of the calendar month during which a given 3-month period starts.	
5.	Fee for Bank Gospodarstwa Krajowego payable in the case of thermomodernisation/ renovation loans	As specified in the agreement made with Bank Gospodarstwa Krajowego

4. Other fees and charges

Item	Service	Rate
1.	2.	3.
1.	Identification of a single KB Collect transaction (SPM) (the fee depends on the number of transactions credited to an account with the specified identifier during a month) ¹⁾	
	1) below 10,000	PLN 0.25, min. PLN 250
	2) from 10,000 to 19,999	PLN 0.24, min. PLN 250
	3) from 20,000 to 34,999	PLN 0.22, min. PLN 250
	4) from 35,000 to 49,999	PLN 0.20, min. PLN 250
	5) from 50,000 to 99,999	PLN 0.19, min. PLN 250
	6) from 100,000 to 199,999	PLN 0.18, min. PLN 250
	7) from 200,000 to 299,999	PLN 0.17, min. PLN 250
	8) 300,000 or more	PLN 0.15, min. PLN 250
	NOTE:	
	¹⁾ Applies to products and services of the former Kredyt Bank S.A. withdrawn from the offer. for small and medium-sized companies	
2.	Renting a safe deposit box, safekeeping property (the fees are collected in advance and apply to agreements signed on or before 31 May 2023):	
	1) for one month	PLN 60
	2) for one year	PLN 600

APPENDIX 2 PRODUCTS AND SERVICES PROVIDED AS PART OF THE BUSINESS ACQUIRED BY SANTANDER BANK POLSKA S.A. ON 9 NOVEMBER 2018

All fees and charges not specified in Appendix 2 are collected in line with other chapters of this Schedule of fees and charges

Chapter 1. Packages and accounts

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
Accounts maintained:		in PLN and foreign currencies								in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	Maintaining the main account in PLN	free of charge	PLN 20	PLN 35	PLN 70	PLN 200	–	–	–	free of charge	–
	Average monthly balance in the customer's accounts required for exemption from the fee for maintaining the main account in PLN	not applicable	PLN 10,000.00	PLN 25,000.00	PLN 50,000.00	PLN 75,000.00	not applicable	not applicable	not applicable	not applicable	not applicable
	Firma z przyszłością 200	–	–	–	–	–	–	–	–	–	PLN 200
	Firma z przyszłością 350	–	–	–	–	–	–	–	–	–	PLN 350
	Firma z przyszłością 700	–	–	–	–	–	–	–	–	–	PLN 700
	Firma z przyszłością 1000	–	–	–	–	–	–	–	–	–	PLN 1,000
	Maintaining the first PLN/ FX account	–	–	–	–	–	PLN 9.99	PLN 30	PLN 30	–	–
	Maintaining each subsequent PLN/ FX account	PLN 10	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	–	–
	Maintaining the current account dedicated to the service of grants/ subsidies*	PLN 10	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	–	–
	Maintaining a VAT account	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
* The account can only be used to hold funds from grants from the state budget awarded for specific purposes/ funds from financial programmes co-funded from the European Union budget and to make settlements using those funds.											
2.	Assistance package for the account holder	free of charge	–	–	–	–	–	–	–	–	–
3	db Inwestuj w Przyszłość Pasja Oszczędzania II (db Invest in the Future: Passion of Saving II)	–	–	–	–	–	–	–	–	–	free of charge
4.	Transfers										
1)	Transfers ordered at the outlets of Santander Bank Polska S.A.:										
a)	transfer to an account in Santander Bank Polska S.A. ^{1) 2)} or Elixir transfer to an account in another bank	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25/ free of charge ³⁾
b)	SORBNET transfer to an account in another bank	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
c)	EUR payment order sent to an EEA member state other than Poland: ⁵⁾										
–	SEPA payment order	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25
–	other payment orders (standard or express)	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40	PLN 40
2)	Transfers ordered using electronic banking services:										
a)	transfer to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 15 ⁴⁾	PLN 15 ⁴⁾
b)	transfer to an account in another bank:										
–	Elixir transfer	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 2/ free of charge ³⁾	PLN 2/ PLN 1.5 ³⁾	PLN 2/ PLN 1.5 ³⁾	PLN 15	PLN 15/ free of charge ³⁾
–	Express Elixir ²⁾ or BlueCash ²⁾ transfer	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
–	SORBNET transfer	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
Accounts maintained:						in PLN and foreign currencies				in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
c)	EUR payment order sent to an EEA member state other than Poland: ^{5) 6)}										
	– SEPA payment order	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 2	PLN 2	PLN 2	PLN 15	PLN 15
	– other payment orders (standard or express)	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20
d)	Przelew24 transfer ²⁾	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50	PLN 0.50
NOTE:											
¹⁾ The fee is not collected for transfers to credit accounts and term deposit accounts.											
²⁾ The service is not available for FX accounts.											
³⁾ Applies to transfers to ZUS (Social Insurance Institution) and tax authorities.											
⁴⁾ The first transfer in a given month is free of charge.											
⁵⁾ Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 3 of this Appendix ("Foreign currency transactions").											
5. Standing orders placed at the outlets of Santander Bank Polska S.A.											
1)	Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2)	Executing a standing order to transfer funds to an account in another bank ¹⁾	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 15	PLN 15
NOTE:											
¹⁾ The service is not available for FX accounts.											
6. Standing orders placed using electronic banking services											
1)	Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2)	Executing a standing order to transfer funds to an account in another bank ¹⁾	free of charge	free of charge	free of charge	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 15	PLN 15
NOTE:											
¹⁾ The service is not available for FX accounts.											
7.	Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 15	PLN 15
8. Direct debits ^{1) 2)}											
1)	Crediting the payee's (creditor's) account as part of a direct debit	free of charge	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50	PLN 1.50
2)	Sending the payee (creditor) a message notifying that the payer's bank has refused to execute the direct debit (payable for each message about the refusal)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3)	Executing a direct debit from the payer's account to the payee's account maintained:										
	a) by Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 15	PLN 15
	b) by another bank	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 15	PLN 15
4)	Executing an instruction to revoke a non-executed direct debit instruction or returning an executed direct debit	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 3	PLN 15	PLN 15
NOTE:											
¹⁾ The service is not available for FX accounts.											
²⁾ The fees specified in items 8(1) and 8(2) are collected from the payee (creditor), while the fees specified in items 8(3) and 8(4) are collected from the payer (debtor).											
9. Cheques in domestic trade ^{1) 2)}											
1)	Confirming a cheque	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	–	–

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
Accounts maintained:		in PLN and foreign currencies								in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
	2) Cheque collection	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	PLN 20	–	–
NOTE:											
¹⁾ The service is not available for FX accounts.											
10. Account statement											
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	2) Paper statement collected at an outlet of Santander Bank Polska S.A.	PLN 10	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	free of charge	free of charge
	3) Paper statement sent by unregistered mail more than once a month or after each change in the account balance	PLN 10	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	PLN 4	free of charge	free of charge
	4) Paper statement sent by unregistered mail once a month or less frequently	PLN 10	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	5) Account statement in the form of a SWIFT message: ¹⁾										
	a) MT940 (for each message/ statement page)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10
	b) MT941 or MT942 ²⁾	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200	PLN 200
NOTE:											
¹⁾ An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date falling on the last business day of the calendar month.											
²⁾ A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.											
	6) preparing a duplicate account statement	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
11. Change of the pricing tariff applied to the account											
	NOTE: The fee is collected once a month for all accounts for which the pricing tariff was changed in a given month.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge

Chapter 2. Cash turnover

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
Accounts maintained:		in PLN and foreign currencies								in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1. Cash deposit to an account in Santander Bank Polska S.A.:											
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account** and acts in their own name	0.65% min. PLN 20*	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	free of charge	free of charge
* NOTE: If the holder's main account is maintained in PLN within the Net Business Package, the first five deposits made by the account holder to that account in a given month are free of charge.											
** NOTE: The fee does not apply to deposits to:											
a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts;											
b) custody accounts, term deposit accounts and securities accounts.											
	2. Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	–	free of charge

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
Accounts maintained:		in PLN and foreign currencies								in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
3. Sealed cash deposit:											
NOTE: Fees for sealed cash deposits listed in (a), (b) and (c) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.											
a)	made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT
b)	made to the night safe of Santander Bank Polska S.A. or to an online night safe	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT
c)	made in PLN or in foreign currencies at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT
d)	sealed cash deposit made at the post office	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
e)	cash-in-transit services	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
2. Additional fees and charges for cash deposits:											
1.	Deposit made in convertible foreign currency coins (the fee is calculated based on the sum deposited in coins)	60%	60%	60%	60%	60%	60%	60%	60%	–	–
2.	Deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10	5%, min. PLN 10
3.	Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT	purchase price + 10% + VAT
4.	Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT	PLN 50 + VAT
3. Cash withdrawal											
1.	Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.65% min. PLN 20*	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20	PLN 15	PLN 50 + VAT
* If the main account is maintained in PLN within the Net Business Package, the first five withdrawals from that account in a given month are free of charge.											
2.	Cash withdrawal made at an ATM using a BLIK code										
a)	at ATMs of Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
b)	at ATMs of entities other than Santander Bank Polska S.A.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.	Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is calculated based on the amount that was not withdrawn)	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100	0.3% min. PLN 100
4.	Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement	as specified in the agreement
4. Purchase/ sale of convertible currencies											
NOTE:											
1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed.											
2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Arka Investment Fund units or withdrawals made in connection with the redemption of those units.											
3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).											

Chapter 3. Foreign currency transactions made as part of the following packages

Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 1 of this Appendix ("Packages and accounts").

Item	Service	NET Biznes (NET Business)	S package	M package	L package	XL package	Firma plus (Company plus package)	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1. Payment orders											
1) Incoming payment orders (sent to an account in Santander Bank Polska S.A.):											
a) SEPA payment orders											
	– from EEA member states other than Poland	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	– other SEPA payment orders	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 30.00	PLN 30.00	PLN 30.00	free of charge	free of charge
b) other incoming payment orders:											
	– EUR payment orders from EEA member states other than Poland	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	– other payment orders	free of charge	free of charge	free of charge	free of charge	free of charge	PLN 30.00	PLN 30.00	PLN 30.00	free of charge	free of charge
NOTE: The fees specified in item 1(1) do not apply if the costs of the incoming payment order for Santander Bank Polska S.A. are covered by the payer (the party that made the payment order). The fees for such transactions are collected in line with the Schedule of Fees and Charges for Banks.											
2) outgoing payment orders (except for outgoing EUR payment orders sent to EEA member states other than Poland):											
a) made using electronic banking services:											
	– SEPA payment order	PLN 7	free of charge	free of charge	free of charge	free of charge	PLN 7	PLN 7	PLN 7	PLN 7	PLN 7
	– other payment orders	0.20%, min. PLN 30.00, max. PLN 250	0.20%, min. PLN 30.00, max. PLN 250	0.15%, min. PLN 30.00, max. PLN 187.50	0.10%, min. PLN 30.00, max. PLN 125.00	0.10%, min. PLN 30.00, max. PLN 125.00	0.20%, min. PLN 30.00, max. PLN 250.00	0.20%, min. PLN 30.00, max. PLN 250.00	0.20%, min. PLN 30.00, max. PLN 250.00	0.20%, min. PLN 30.00, max. PLN 250	0.20%, min. PLN 30.00, max. PLN 250
b) made at an outlet of Santander Bank Polska S.A.											
	– SEPA payment order	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00	0.35%, min. PLN 60.00, max. PLN 300.00
	– other payment orders	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00	0.30%, min. PLN 50.00, max. PLN 250.00
3) Additional fees and charges for outgoing payment orders:											
a) sending a payment order executed as:											
	– fast-track: payment orders made at an outlet of Santander Bank Polska S.A. or using electronic banking services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
	– express (including TARGET payment orders): payment orders made at an outlet of Santander Bank Polska S.A. or via electronic banking services	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00	PLN 50.00
	b) flat-rate fee collected if the costs of intermediary banks are covered by the payer (the party that made the payment order), i.e. when the OUR cost option is applied for the payment order	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00	PLN 65.00
4) Electronic confirmation of the payment order:											
	a) conclusion and activation of the agreement	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00
	b) confirmation of the payment order (payable for each confirmation)	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00	PLN 3.00

Item	Service	NET Biznes (NET Business)	S package	M package	L package	XL package	Firma plus (Company plus package)	Firma (Company package)	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
5)	Issuing a copy of the payment order (a SWIFT message): payable for each message	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00	PLN 15.00
6)	Execution of incoming MT101 messages:										
a)	concluding the agreement on the execution of MT101 messages ("MT101 Agreement") and activating the service	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00	PLN 200.00
b)	if the MT101 Agreement does not specify the fees for executing MT101 messages:										
	– Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00	PLN 6.00
	– SORBNET transfer, or other standard or express EUR payment orders to EEA member states other than Poland	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00	PLN 5.00
	– other payment orders	At the rates specified for payment orders in this chapter									
7)	Non-standard payment order services: confirming that the payee's account has been credited with a payment order sent by Santander Bank Polska S.A., changing the details of a payment order sent by Santander Bank Polska S.A., cancelling a payment order sent by Santander Bank Polska S.A.	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00
	NOTE: The fee is collected regardless of whether other banks have executed the instruction.										
8)	Cancelling an outgoing payment order that has not been sent by Santander Bank Polska S.A.	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00	PLN 20.00
9)	Refunding a payment order from Santander Bank Polska S.A. by a third party bank	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00	PLN 100.00

Chapter 4. Documentary transactions

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
1	Import documentary collection		
1.1	Releasing commercial and/or financial documents in exchange for payment, for acceptance of a bill of exchange or for a promissory note	one-off	0.20%, min. PLN 250.00, max. PLN 600.00
1.2	Releasing documents without payment	one-off	PLN 150.00
1.3	Transferring rights arising from the collection documents addressed to the Bank (by way of assignment or endorsement)	one-off	PLN 200.00
1.4	Changing the terms and conditions of collection	one-off	PLN 100.00
1.5	Sending partial collection amounts to the exporter's bank	one-off	PLN 100.00
1.6	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
2	Export documentary collection		
2.1	Accepting an export documentary collection order	one-off	0.20%, min. PLN 250.00, max. PLN 600.00
2.2	Returning documents	one-off	PLN 150.00
2.3	Protesting a bill of exchange at the exporter's expense	one-off	PLN 300.00 + notary fees + costs of translation
2.4	Cancelling/ changing the collection order	one-off	PLN 100.00
2.5	Sending documents by courier	one-off	PLN 250.00

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
2.6	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
3	Import letter of credit		
3.1	Pre-advice issuance of a letter of credit	one-off	PLN 100
3.2	Issuing a letter of credit NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.		
3.2.1	Letter of credit secured with the customer's funds (payable in advance)	based on the amount	0.15%, min. PLN 300.00
3.2.2	Letter of credit secured in another manner agreed with the Bank	based on the amount	0.20%, min. PLN 300.00
3.3	Changing the terms and conditions of the letter of credit NOTE: If multiple terms and conditions of the letter of credit are changed at the same time, the fees do not add up; instead, only the highest fee is collected.		
3.3.1	Extending the letter of credit validity period NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.	based on the amount	the same as for issuing the letter of credit
3.3.2	Increasing the amount of the letter of credit NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.	based on the increase amount	the same as for issuing the letter of credit
3.3.3	Other changes to the terms and conditions of the letter of credit	one-off	PLN 200.00
3.4	Collecting and verifying documents	based on the amount	0.20%, min. PLN 300.00
3.5	Transferring rights arising from documents addressed to the Bank (by way of assignment or endorsement)	one-off	PLN 200.00
3.6	Deferring the payment NOTE: the fee is collected in advance for each month started, beginning from the date of releasing documents to the payer, and is payable on the day when the documents are released	based on the amount	0.10%, min. PLN 250.00
3.7	Cancelling or writing down a letter of credit that has not been utilised at all	one-off	PLN 100.00
3.8	Preparing a template of the letter of credit	one-off	PLN 100.00
3.9	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
4	Export letter of credit		
4.1	Advance notification of an export letter of credit	one-off, based on the amount	0.10%, min. PLN 250.00
4.2	Confirming a letter of credit		in line with individually agreed terms and conditions
4.3	Verifying and sending documents as part of the letter of credit	based on the amount	0.20%, min. PLN 300.00
4.4	Extending the payment date for an unconfirmed letter of credit	one-off, based on the amount	0.10%, min. PLN 250.00
4.5	Extending the payment date for a confirmed letter of credit		in line with individually agreed terms and conditions
4.6	Increasing the amount of the letter of credit/ extending the validity period (only for confirmed letters of credit)		in line with individually agreed terms and conditions
4.7	Assigning a letter of credit to a new beneficiary NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	based on the amount	0.20%, min. PLN 300.00
4.8	Notifying of a change in the terms and conditions (other than those specified in 4.6) of a confirmed or unconfirmed letter of credit	one-off	PLN 200.00
4.9	Cancelling or writing down a letter of credit that has not been utilised at all	one-off	PLN 100.00
4.10	Sending documents by courier		PLN 250.00
4.11	Preliminary verification of documents	once for each full set of documents	PLN 300.00
4.12	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00

Chapter 5. Bank guarantees

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
1	Fee for processing a request for issuing /changing a bank guarantee/ guarantee line	one-off	agreed on an individual basis
2	Arrangement fee		
2.1	Sanctioning a guarantee or a guarantee line/ changing a guarantee line	one-off, based on the amount	agreed on an individual basis
3	Charge for issuing a guarantee		
3.1	Issuing a guarantee with the standard wording applied by the Bank	once for each guarantee	PLN 400.00
3.2	Issuing a guarantee with a wording provided by the customer and approved by the Bank	once for each guarantee	PLN 600.00
4	Fee for utilising a guarantee	monthly, based on the current exposure amount	min. 0.20%, not less than PLN 80.00
5	Other fees and charges		
5.1	Modification fee: collected for changing a guarantee/ a letter of promise to issue a guarantee	for each change	min. PLN 250.00
5.2	Issuing a letter of promise (commitment) to issue a guarantee	one-off	min. 0.10%, not less than PLN 100.00
5.3	Payment under a guarantee issued by the Bank (payment of a claim under the guarantee)	one-off, based on the payment amount	0.15%, min. PLN 300.00
5.4	Cancelling a guarantee/ derecognising a guarantee before the expiry of its validity period	one-off	PLN 150.00
5.5	Handling an assignment of a guarantee issued by the Bank	one-off	PLN 400.00
5.6	Issuing a duplicate guarantee		PLN 300.00
5.7	Notifying in advance of a guarantee/ change in a guarantee/ additional letters related to a guarantee issued by another bank	once for each operation	PLN 200.00
5.8	Intermediation in the delivery of claims to other guarantors	once for each operation	PLN 300.00
5.9	Other services provided at the customer's request (e.g.: sending a SWIFT message, sending other letters as part of handling a guarantee issued by the Bank or another bank)	once for each operation	PLN 80.00

Chapter 6. Credit facilities

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
1	Arrangement fee		
1.1	Extending the period or increasing the amount of a loan/ credit line/ civil law guarantee, except for the product specified in 1.2	one-off, based on the amount	agreed on an individual basis
1.2	Extending the period or increasing the amount of a credit line for BRI (Bank Investment Account)	one-off, based on the amount	starting from 0.25%, min. PLN 50.00
1.3	Extending the period or increasing the amount of a multipurpose line	one-off, based on the amount	agreed on an individual basis
2	Disbursement fee		
2.1	Fee for disbursing a loan/ credit line or issuing a guarantee as part of a multipurpose line	one-off, based on the amount	agreed on an individual basis
3	Commitment fee		
3.1	Commitment fee collected based on the amount of the credit line that was made available but not utilised – applies to renewable credit lines (overdraft, debit line of credit)	monthly	agreed on an individual basis
4	Modification fee for changing the terms and conditions of a loan/ credit line/ guarantee / civil law guarantee at the Customer's request in the form of an annex to the agreement		
4.1	Converting the loan/ credit line currency	one-off, based on the converted amount	agreed on an individual basis
4.2	Changing other terms and conditions of the agreement	one-off, based on the loan/ credit line amount affected by the change	agreed on an individual basis
5	Compensation fee		

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
5.1	Early repayment of a loan/ credit line NOTE: Does not apply to overdrafts, debit lines of credit, renewable working capital loans and loans for the purchase of securities unless the customer terminates the loan/ credit line agreement.	one-off, based on the repayment amount	agreed on an individual basis
5.2	Termination of the credit line agreement (applies to renewable credit lines: overdraft, debit line of credit, renewable working capital loan)	one-off, based on the termination amount	agreed on an individual basis
6	Other services		
6.1	Using a civil law guarantee or an aval	monthly, based on the current exposure amount	starting from 0.20%, min. PLN 50.00
6.2	Issuing a certificate that confirms the level of debt arising from the sanctioned loans, credit lines or other sources at the request of the customer that is a party to the agreement * * applies to agreements concluded on or before 9 November 2018	one-off	PLN 50.00
6.3	Preparing a copy of the agreement at the request of the borrower or civil law guarantor	one-off	PLN 40.00

Chapter 7. Other fees and charges

Item	Service	Rate
1.	2.	3.
1	Account maintenance services	
1.1	Accepting an instruction to block funds in order to secure a loan or credit line	free of charge
1.2	Accepting an instruction to block funds for specific purposes other than those described in 1.1	min. PLN 20
1.3	Assignment of funds in a bank account in order to secure the Bank's receivables (arising from a sanctioned loan/ credit line)	free of charge
1.4	Assignment of funds in a bank account for purposes other than those described in 1.3	PLN 20.00
1.5	Preparing a confirmation of executing one transaction at the customer's request NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	PLN 10.00
1.6	Preparing the account history (fee for each month started)	PLN 20.00
1.7	Issuing a certificate confirming that the customer holds an account or a certificate confirming the account balance	PLN 20.00 + PLN 5.00 for each account beyond the first one
1.8	Preparing a bank reference	min. PLN 50.00
1.9	Issuing a confirmation that a signature matches its specimen from the specimen signature card.	PLN 10.00
1.10	Partial or complete enforcement of an enforceable title or a document with an equivalent legal effect (fees are collected from the account) NOTE: In addition, the transfer of funds to an account specified by the enforcement authority is subject to the same fee as a transfer ordered at an outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).	0.50%, min. PLN 10
2	Other services	
2.1	Using the Dokumenty Zastrzeżone system to cancel blank cheques and cheques and revoke their cancellation, report documents as stolen or lost and cancel the report, disable and re-enable accounts, etc. (regardless of the number of documents reported/ cancelled/ disabled)	PLN 20.00
2.2	Sending a reminder	PLN 20.00
2.3	Preparing/ issuing a confirmation of the balance of the customer's debts or receivables for auditors authorised by the customer	PLN 20.00 + 50.00% for previous years
2.4	Presenting a promissory note/ bill of exchange for collection	agreed on an individual basis
2.5	Executing a payment arising from the collection of a promissory note / bill of exchange	PLN 50.00
2.6	Protesting a bill of exchange which has not been paid	agreed on an individual basis
3	Other services not specified in this Schedule or particularly labour-intensive services	as specified in the agreement
4	Elektroniczna Identyfikacja Należności (Electronic Debtors Identification): executing a payment as part of the service NOTE: The fee is collected by the fifth day of the subsequent month.	as specified in the agreement