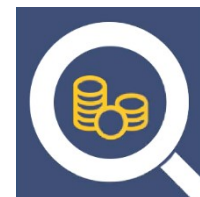




Fee Information Document



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

Account name: Konto24 walutowe (FX Account24)

Date: 1 December 2020

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

Service	Fee
General account services	
Maintaining the payment account	1) account balance of at least 20 basic monetary units of the account currency PLN 0
	2) account balance lower than 20 basic monetary units of the account currency monthly PLN 10
	Total annual fee PLN 120
Payments (excluding cards)	
Internal credit transfer	1) to an account held by a third party
	a) ordered using the electronic banking service [Santander internet/ mobile] PLN 0
	b) ordered at an outlet of Santander Bank Polska S.A. PLN 10
	2) to another account held by the customer PLN 0
Credit transfer	1) domestic transfer in PLN to an account maintained by a provider other than Santander Bank Polska S.A.
	a) [ELIXIR transfer]
	– ordered using the electronic banking service [Santander internet/ mobile] PLN 0
	– ordered at an outlet of Santander Bank Polska S.A. PLN 10
	2) [domestic transfer in EUR] other than the SEPA credit transfer, made to an account maintained in Poland by a provider other than Santander

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

	b) ordered at an outlet of Santander Bank Polska S.A.	PLN 10
SEPA credit transfer	1) SEPA credit transfer (excluding EUR payment orders sent to European Economic Area member states other than Poland)	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 8
	b) ordered at a branch of Santander Bank Polska S.A.	0.25% min. PLN 28.50 max. PLN 200
	2) SEPA credit transfer sent to a European Economic Area member state other than Poland	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	b) ordered at an outlet of Santander Bank Polska S.A.	PLN 10
FX credit transfer	1) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	2) ordered at a branch of Santander Bank Polska S.A.	0.25% min. PLN 28.50 max. PLN 200
	3) additional fees for a payment order	
	a) for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN), ordered using the electronic banking service [Santander internet/mobile] or at a branch of Santander Bank Polska S.A.	0.1% min. PLN 4.75 max. PLN 90
	b) for express payments (available for orders placed in the following currencies: EUR, USD, GBP, PLN)	
	– ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	– ordered at a branch of Santander Bank Polska S.A.	0.3% min. PLN 20 max. PLN 180
	c) OUR cost option	PLN 40
Direct debit		PLN 0
Standing order	to an account in Santander Bank Polska S.A.	PLN 0
Cards and cash		
Cash withdrawal	1) made using the FX MasterCard card in EUR/ GBP/ USD	
	a) from the ATMs of Santander Bank Polska S.A.	EUR/ GBP/ USD 0.25
	b) from any other ATMs and terminals in and outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	EUR/ GBP/ USD 2.50
	2) made at an outlet of Santander Bank Polska S.A.	PLN 0

Cash deposit	made at an outlet of Santander Bank Polska S.A.	PLN 0
Issuing a payment card	1) renewal of the FX MasterCard card in EUR/ GBP/ USD every two years Total annual fee	EUR/ GBP/ USD 3 -
Handling a debit card	1) FX MasterCard card in EUR/ GBP/ USD	
	a) card fee monthly Total annual fee	EUR/ GBP/ USD 0.8 EUR/ GBP/ USD 9.6
	b) generating a new PIN provided on paper at an outlet of Santander Bank Polska S.A. (at the cardholder's request)	EUR/ GBP/ USD 2
	c) conversion of a transaction made in a currency other than the account currency (the fee is calculated based on the amount of the transaction after its conversion into the account currency)	2.8%
Cross-border payment transaction made with a debit card used for non-cash payments	1) all transactions other than quasi-cash transactions	PLN 0
	2) quasi-cash transactions	4% min. EUR/ GBP/ USD 2.50
Cross-border payment transaction made with a debit card used for cash payments	made using the FX MasterCard card in EUR/ GBP/ USD	EUR/ GBP/ USD 2.50
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft	the service is not available	
Other services		
Issuance of payment account certificate		PLN 50
Preparing a list of payment transactions [account history]	1) only transactions made with the FX MasterCard card in EUR/ GBP/ USD monthly Total annual fee	EUR/ GBP/ USD 2 EUR/ GBP/ USD 24
	2) [account history]	
	a) for the customers who use the electronic banking service [Santander internet/mobile]	PLN 10
	b) for the customers who do not use the electronic banking service [Santander internet/mobile], if the history covers only the previous calendar month	PLN 0
	c) for the customers who do not use the electronic banking service [Santander internet/mobile], if the history covers any month other than the previous calendar month	PLN 10
Text message notification	1) [Alerty24]	

[Alerty24]	a) sending a text message notification with an alert within the MINI package	PLN 0.30
	b) use of the MAXI package	PLN 9
Phone banking service		PLN 0
Electronic banking service		PLN 0