



Fee Information Document



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

Account name: Konto Santander (Santander Account)

Date: 1 July 2023

- 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* ("Schedule of Fees and Charges").
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the payment account	1) for individuals aged under 26 monthly Total annual fee:	PLN 0 PLN 0
	2) for individuals aged 26 or over	
	a) if the total value of all card payments and BLIK payments made in a given month is PLN 300 or more monthly Total annual fee:	PLN 0 PLN 0
	b) if the above condition is not met monthly Total annual fee:	PLN 6 PLN 72
Payments (excluding cards)		
Internal credit transfer	1) to an account held by a third party	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	b) ordered at our bank's outlet	
	– for individuals aged under 26	PLN 5
	– for individuals aged 26 or over	PLN 10
[Przelew24]	c) [Przelew24]	PLN 0
	2) to another account held by the customer	PLN 0
Credit transfer	1) domestic transfer in PLN to an account maintained by a provider other than our bank	
	[Elixir transfer] a) [Elixir transfer]	

[Express Elixir transfer], [BlueCash transfer] [SORBNET transfer] [domestic transfer in EUR]	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	
	i. for individuals aged under 26	PLN 5
	ii. for individuals aged 26 or over	PLN 10
	b) [Express Elixir transfer] or [BlueCash transfer]	PLN 0
	c) [SORBNET transfer]	PLN 35
	2) [domestic transfer in EUR] other than the SEPA credit transfer, made to an account maintained in Poland by a provider other than our bank	
	a) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	b) ordered at our bank's branch	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 our bank's branch	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 (except for EUR payment orders sent to European Economic Area member states other than Poland)	
a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0	
b) to other accounts		
– ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200	
– ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200	
– additional fees for a payment order		
i. for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at our bank's branch	0.1% min. PLN 4.75 max. PLN 90	
ii. for express transfer (available for transfers in EUR, USD, GBP and PLN)		

[international transfer]	A) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	B) ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	iii. OUR cost option	PLN 40
	4) [international transfer] in EUR other than the SEPA credit transfer, made as a standard or express transfer to European Economic Area member states other than Poland	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	
	i. for individuals aged under 26	PLN 5
	ii. for individuals aged 26 or over	PLN 10
SEPA credit transfer	1) SEPA credit transfer (except for EUR payment orders sent to European Economic Area member states other than Poland)	
	a) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 8
	– ordered at our bank's branch	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) to accounts in Santander Group banks in Spain, Portugal and the United Kingdom	PLN 0
	b) to other accounts:	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	
i. for individuals aged under 26	PLN 5	
ii. for individuals aged 26 or over	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 our bank's branch	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 our bank's branch	0.1% min. PLN 4.75 max. PLN 90

	b) for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	– ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	– ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	c) OUR cost option	PLN 40
Direct debit		PLN 0
Standing order	1) to an account in our bank	PLN 0
	2) to an account maintained by a provider other than our bank	PLN 0
Cards and cash		
Cash withdrawal	1) made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	a) from the ATMs of Santander Group banks outside of Poland	PLN 0
	b) in other cases	
	– for individuals aged 7 or over but under 13	
	i. from our bank's ATMs	PLN 0
	ii. from any other ATMs and terminals in Poland	PLN 0
	iii. as part of the cashback service	PLN 0
	iv. from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 0
	– for individuals aged 13 or over but under 26	
	i. from our bank's ATMs	PLN 0
	ii. from any other ATMs and terminals in Poland	PLN 0
	iii. as part of the cashback service	PLN 0
[ATM package]	iv. [ATM package] – covers all cash withdrawals from ATMs and terminals in Poland (including cashback) and cash withdrawals from ATMs outside of Poland monthly Total annual fee:	PLN 0 PLN 0
	v. from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 0
	– for individuals aged 26 or over	
	i. from our bank's ATMs	PLN 0
	ii. from any other ATMs and terminals in Poland	PLN 3
	iii. as part of the cashback service	PLN 1.50

[ATM package]	iv.	[ATM package] – covers all cash withdrawals from ATMs and terminals in Poland (including cashback) and cash withdrawals from ATMs outside of Poland monthly Total annual fee:	PLN 5 PLN 60	
	v.	from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 10	
	2)	made at our bank's outlet		
	a)	for individuals aged under 26	PLN 10	
	b)	for individuals aged 26 or over	PLN 0	
	3)	made from an ATM using a BLIK code		
	a)	from our bank's ATM	PLN 0	
	b)	from any other ATM	PLN 0	
	Cash deposit	1)	made at our bank's outlet	
		a)	for individuals aged under 26	PLN 10
b)		for individuals aged 26 or over	PLN 0	
2)		made at our bank's CDM	PLN 0	
Issuing a payment card [card renewal]		[card renewal] for a Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card		
	1)	for individuals aged under 26	PLN 0	
	2)	for individuals aged 26 or over every four years Total annual fee:	PLN 15 -	
Handling a debit card		Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card		
	1)	card fee		
	a)	for individuals aged 7 or over but under 13 monthly Total annual fee:	PLN 0 PLN 0	
	b)	for individuals aged 13 or over but under 26 – if at least one card payment or BLIK payment is made in a given month (cancelled payments are excluded) monthly Total annual fee:	PLN 0 PLN 0	
		– if the above condition is not met monthly Total annual fee:	PLN 9 PLN 108	
	c)	for individuals aged 26 or over – if the total value of all card payments and BLIK payments made in a given month is PLN 300 or more (cancelled payments are excluded) monthly Total annual fee:	PLN 0 PLN 0	
		– if the above condition is not met monthly: Total annual fee:	PLN 9 PLN 108	
	2)	generating a new PIN provided on paper at our bank's outlet (at the cardholder's request)		
	a)	for individuals aged 7 or over but under 13	PLN 0	

	b) for individuals aged 13 or over	PLN 7
	3) converting a transaction made in a currency other than the account currency (the fee is based on the amount of the transaction after its conversion into the account currency)	
	a) for cash withdrawals from the ATMs of Santander Group banks outside of Poland	PLN 0
	b) for all other cases	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. PLN 10
Cross-border payment transaction made with a debit card used for cash payments	made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	1) transactions made at the ATMs of Santander Group banks outside of Poland	PLN 0
	2) all other transactions	
	a) for individuals aged under 26	PLN 0
	– transactions in EUR	PLN 0
	– transactions in a currency other than EUR	PLN 0
	b) for individuals aged 26 or over	
	– transactions in EUR	PLN 3
– transactions in a currency other than EUR	PLN 10	
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft [personal overdraft]	1) granting an overdraft	1% min. PLN 50
	2) granting an overdraft through the electronic banking service [Santander internet/ mobile]	PLN 0
	3) increasing the overdraft amount (the fee is based on the increase amount)	1.5% min. PLN 50
	4) increasing the overdraft amount through the electronic banking service [Santander internet/ mobile]	PLN 0
	5) renewal (the fee is based on the renewal amount)	1% min. PLN 50
Other services		
Issuing a payment account certificate		PLN 50
Preparing a list of payment transactions [account history]	1) for transactions made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	a) for individuals aged 7 or over but under 13 monthly	PLN 0
	Total annual fee	PLN 0
	b) for individuals aged 13 or over monthly	PLN 7
Total annual fee	PLN 84	
2) [account history]		

	a) for customers with access to the electronic banking service [Santander internet/ mobile]	PLN 10
	b) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers only the previous calendar month	PLN 0
	c) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers any month other than the previous calendar month	PLN 10
Text message notification [Alerty24]	[Alerty24]	
	1) sending a text message notification with an alert within the MINI package	PLN 0.30
	2) use of the MAXI package – covers an unlimited number of alerts sent in the form of text message notifications monthly	PLN 9
	Total annual fee:	PLN 108
Phone banking service		PLN 0
Electronic banking service		PLN 0