



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

Account name: Konto Select (Select Account)

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) if inflows during a given month are at least PLN 10,000 PLN 0
	2) if inflows during a given month are lower than PLN 10,000 monthly PLN 30 Total annual fee PLN 360
Payments (excluding cards)	
Internal credit transfer [Przelew24]	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 8
	c) [Przelew24] PLN 0
	2) to another account held by the customer PLN 0
Credit transfer [ELIXIR transfer] [Express ELIXIR transfer or BlueCash transfer] [SORBNET 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 8
	b) [Express ELIXIR transfer or BlueCash transfer] PLN 0
	c) [SORBNET transfer] PLN 35

[domestic transfer in EUR]	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 orders made 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	PLN 40	

	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 8
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 8
	–	
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 and GBP), 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 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 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	1) to an account in Santander Bank Polska S.A.	PLN 0
	2) to an account maintained by a provider other than Santander Bank Polska S.A.	PLN 0
Cards and cash		
Cash withdrawal	1) made using the Visa Select card	

	a) at the ATMs of Santander Bank Polska S.A.	PLN 0
	b) at 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)	PLN 0
	c) as part of the cash back service	PLN 1.50
	2) made using the MasterCard Mobile debit card/ Visa-Mobile debit card	
	a) at the ATMs of Santander Bank Polska S.A.	PLN 0
	b) at any other ATMs in and outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	4%
	3) made using the MasterCard Smartcard	
	a) at the ATMs of Santander Bank Polska S.A.	PLN 0
	b) at 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)	4%
	c) as part of the cash back service	PLN 1.50
	4) made at an outlet of Santander Bank Polska S.A.	PLN 0
	5) made at an ATM using a BLIK code	
	a) at the ATMs of Santander Bank Polska S.A.	PLN 0
	b) at ATMs not operated by Santander Bank Polska S.A.	PLN 0
Cash deposit	1) made at an outlet of Santander Bank Polska S.A.	PLN 0
	2) made to the CDMs of Santander Bank Polska S.A.	PLN 0
Issuing a payment card	1) renewal of the Visa Select card every two years Total annual fee	PLN 15 -
	2) MasterCard Smartcard	PLN 0
	3) MasterCard Mobile debit card/ Visa-Mobile debit card	PLN 0
Handling a debit card	1) Visa Select card	PLN 0
	2) MasterCard Mobile debit card/ Visa-Mobile debit card	PLN 0
	3) MasterCard Smartcard	PLN 0
	4) generating a new PIN provided on paper at an outlet of Santander Bank Polska S.A. (at the cardholder's request)	
	a) for the Visa Select card	PLN 0
	b) for the MasterCard Mobile debit card/ Visa-Mobile debit card	PLN 7
	c) for the MasterCard Smartcard	PLN 7
	5) 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%

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	1) made using the Visa Select card	PLN 0
	2) made using the MasterCard Smartcard	4%
	3) made using the MasterCard Mobile debit card/ Visa-Mobile debit card	4%
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft [personal overdraft]	1) sanctioning an overdraft	0.5% min. PLN 50
	2) sanctioning 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)	0.5% 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
	6) changing other terms and conditions of the agreement at the borrower's request:	
	a) in the form of an annex to the agreement	PLN 30
	b) in the form of a memorandum of understanding defining new terms and conditions for the repayment of a debt subject to debt collection proceedings (during the overdraft agreement termination period)	PLN 0
Other services		
Issuing a payment account certificate		PLN 50
Preparing a list of payment transactions	1) for card transactions	
	a) made using the Visa Select card	PLN 0
	b) made using the MasterCard Mobile debit card/ Visa-Mobile debit card monthly Total annual fee	PLN 7 PLN 84
	c) made using the MasterCard Smartcard monthly Total annual fee	PLN 7 PLN 84
	[account history] 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 [Alerty24]	1) [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