



## Fee Information Document



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

**Account name: Konto Podstawowe (Basic Account)**

**Date: 15 December 2019**

- This document informs you about the fees for using the main services linked to the payment account. It will help you 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
<b>General account services</b>	
<b>Maintaining the payment account</b>	PLN 0
<b>Package of services</b>	Transactions ordered at an outlet of Santander Bank Polska S.A or using the electronic banking service [Santander internet/ mobile] 1) internal credit transfer (to an account in Santander Bank Polska S.A.) a) to an account held by a third party b) to another account held by the customer 2) internal credit transfer (to an account in Santander Bank Polska S.A.): Przelew24 3) credit transfer to an account maintained by a provider other than Santander Bank Polska S.A. (domestic transfer in PLN) a) ELIXIR transfer b) Express ELIXIR transfer c) BlueCash Transfer 4) standing order a) to an account in Santander Bank Polska S.A. b) to an account maintained by a provider other than Santander Bank Polska S.A. 5) SEPA credit transfer (only to accounts maintained in Poland)  6) FX credit transfer to an account maintained in Poland by a provider other than Santander Bank Polska S.A., excluding transfers in EUR

	7) credit transfer which is a 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.	
	the first five transactions in a given calendar month	PLN 0
	each subsequent transaction in a given calendar month	At the rates specified for a given type of transactions
<b>Payments (excluding cards)</b>		
<b>Internal credit transfer</b>	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
[Przelew24]	c) [Przelew24]	PLN 0
	2) to another account held by the customer	PLN 0
<b>Credit transfer</b>	1) domestic transfer in PLN to an account maintained by a provider other than Santander Bank Polska S.A.	
[ELIXIR transfer]	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
[Express ELIXIR transfer or BlueCash transfer]	b) [Express ELIXIR transfer or BlueCash transfer]	PLN 0
[SORBNET transfer]	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 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., or	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	PLN 0
<b>SEPA credit transfer</b>	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	PLN 0
<b>FX credit transfer</b>	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	0.1% min. PLN 4.75

	banking service [Santander internet/mobile] or at a branch of Santander Bank Polska S.A.	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
<b>Direct debit</b>		PLN 0
<b>Standing order</b>	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
<b>Cards and cash</b>		
<b>Cash withdrawal</b>	1) made using the Podstawowa card (Basic card)	
	a) at the ATMs of Santander Bank Polska S.A.	PLN 0
	b) at any other ATMs in Poland	
	– the first five withdrawals in a given month	PLN 0
	– the sixth and each subsequent withdrawal in a given month	PLN 5
	c) made at terminals in Poland	PLN 0
	d) as part of the cash back service	PLN 1.50
	2) made at an outlet of Santander Bank Polska S.A.	PLN 0
	3) 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
<b>Cash deposit</b>	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
<b>Issuing a payment card</b>	renewal of the Podstawowa card (Basic card)	PLN 0
<b>Handling a debit card</b>	Podstawowa card (Basic card)	
	1) card fee	PLN 0
	2) generating a new PIN provided on paper at an outlet of Santander Bank Polska S.A. (at the cardholder's request)	PLN 0
	3) 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)	
	– in Poland	PLN 0
	– in other European Economic Area member states	2.8%
<b>Cross-border payment transaction made with a debit card used for non-cash payments</b>	1) all transactions other than quasi-cash transactions	PLN 0
	2) quasi-cash transactions	PLN 0

<b>Cross-border payment transaction made with a debit card used for cash payments</b>	1) made using the Podstawowa card (Basic card) a) in EUR – the first five withdrawals in a given month – the sixth and each subsequent withdrawal in a given month b) in a currency other than EUR	PLN 0 PLN 5 3% min. PLN 10
<b>Handling a credit card</b>	the service is not available	
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	the service is not available	
<b>Other services</b>		
<b>Issuing a payment account certificate</b>		PLN 50
<b>Preparing a list of payment transactions</b> [account history]	1) only transactions made with the Podstawowa card (Basic card) monthly <b>Total annual fee</b>	PLN 7 <b>PLN 84</b>
	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
<b>Text message notification</b> [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
<b>Phone banking service</b>		PLN 0
<b>Electronic banking service</b>		PLN 0