

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers

Part 2: Fees and charges collected for banking services provided to business and
corporate customers

Effective as of 1 January 2021 (except for the provisions of item 11 in Chapter 12, which take effect on 31 December 2020)

Contents

Chapter 1. General provisions	3
Chapter 2. Settlement accounts and term deposit accounts	5
Chapter 3. Special accounts	7
Chapter 4. Cash turnover	8
Chapter 5. Account-related services	9
Chapter 6. Electronic banking services	10
Chapter 7. Payment cards	12
Chapter 8. Foreign currency transactions	14
Chapter 9. Trade finance transactions	15
Chapter 10. Loans, overdrafts and credit services	19
Chapter 11. Confirmations, duplicates, statements, opinions, information	20
Chapter 12. Other fees and charges	21

Chapter 1. General provisions

1. Santander Bank Polska S.A. collects fees and charges for banking services provided to business and corporate customers of the Business and Corporate Banking Division, Corporate and Investment Banking Division and Financial Management Division in line with this Schedule.
2. The terms used in this Schedule have the following meaning:
 - 2.1. **Bank/ SAN PL:** Santander Bank Polska S.A. with its registered office in Warsaw;
 - 2.2. **third party bank/ other bank:** a bank or credit institution within the meaning of the Polish Banking Law Act which is not Santander Bank Polska S.A. and which participates in the performance of a banking service specified in this Schedule of fees and charges;
 - 2.3. **payment service provider/ provider:** the Bank or another provider of payment services within the meaning of Article 3 of the Polish Payment Services Act of 19 August 2011, including other banks;
 - 2.4. **Bank business day:** any day which is not a Saturday or a statutory holiday;
 - 2.5. **EEA:** the European Economic Area, which is made up of European Union member states, Iceland, Liechtenstein and Norway;
 - 2.6. **foreign currency transactions:** cross-border foreign currency transactions and domestic transactions made in foreign currency;
 - 2.7. **Schedule of fees and charges/ Schedule:** this *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers, part 2.*
3. In the case of operations denominated in foreign currencies, the amount of fees and charges is based on:
 - 3.1. the equivalent of the operation amount in PLN (in the case of fees and charges denominated in PLN);
 - 3.2. 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:
 - a) 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;
 - b) fees/ charges related to the service of foreign currency loans and overdrafts and foreign currency guarantees issued by the Bank, which are converted at the Bank's FX buy/sell rate for non-cash transactions;
 - c) fees/ charges related to the service of the Multiline, which are converted at the Bank's average rate;
 - d) fees/ charges related to the purchase/sale of foreign currencies at the Bank's cash desks, which are converted at the Bank's FX buy/sell rate for cash transactions;
 - e) fees/ charges related to the purchase of export receivables (forfeiting), which are converted at the average NBP rate applicable on the payment execution day;
 - f) 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 the Bank's customer, which are converted at the Bank's FX buy/sell rate for non-cash transactions.
4. In the case of third party 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 Bank's FX sell rate for non-cash transactions.
5. Fees and charges are collected:
 - 5.1. on the day when the transaction/ instruction/ order is executed or the service is activated; or
 - 5.2. periodically on the last day of the calendar month in the case of the following fees and charges:
 - a) 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 date;
 - b) aggregate (collective) fees, which are calculated at the rate applicable on the fee collection date and include:
 - fees for transactions in the settlement account (transfers and direct debits) executed from the first to the last day of the calendar 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;
 - c) the aggregate (collective) fees which are calculated at the rate applicable on the transaction execution date:
 - fees for the transactions in the settlement account (open cash deposits made by the holder to their own account, cash deposits made to the Bank's cash deposit machines, cash withdrawals made at Bank outlets and electronic cash withdrawals) which are executed from the first to the last day of the calendar month;

The above provision on periodic collection of fees 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

 - 5.3. for the following types of cards:
 - a) 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);
 - b) 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
 - 5.4. on other dates specified in this Schedule of fees and charges or in agreements made between the customer and the Bank.

- 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.
6. If the agreement under which periodic fees and charges are collected is terminated, all those fees and charges are collected on the last day of the period of that agreement.
 7. 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 specifies otherwise and the Bank accepts the change.
 8. The amounts of collected fees and charges are rounded in line with generally applicable principles.
 9. In addition to the fees and charges specified in this Schedule, the following fees and charges apply:
 - 9.1. fees and charges collected by other providers during the execution of an order;
 - 9.2. fees and charges for telecommunication and postal services for domestic and international transactions;
 - 9.3. charges for courier deliveries made at the customer's request.
 10. Fees and charges for banking services are not collected for:
 - 10.1. operations related to the repayment of debts towards the Bank or its subsidiaries, regardless of the form of the debt (except for the repayment of revolving loans and overdrafts);
 - 10.2. cash withdrawals made in connection with closing a settlement account;
 - 10.3. cash deposits made by the Bank's customers to cover the tax on civil law transactions if the tax is payable in connection with services provided by the Bank;
 - 10.4. transfer orders to general accounts for purchases for a subfund of the Santander Fundusz Inwestycyjny Otwarty fund or the Santander Prestiż Specjalistyczny Fundusz Inwestycyjny Otwarty fund ("Funds") made in connection with the purchase of the units of that subfund (this exclusion does not apply to transfers made to the dedicated bank account number specified in the unit certificate for the purpose of subsequent payments to the unitholder's subregister).
 - 10.5. opening and maintaining VAT accounts.
 11. 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.
 12. Transaction fees apply also to the transactions executed using the split payment mechanism.
 13. The fees and charges for transfers/ cash deposits/ payment instructions/ direct debits to accounts in the Bank apply also to the transactions of those types made to the accounts in the Bank's subsidiaries or partner outlets. Unless this Schedule of fees and charges specifies otherwise, all fees and charges for services provided at the Bank's outlets apply also to banking services provided to business customers at the Bank's partner outlets.
 14. Payment card transactions made in 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 ratio 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).
 15. 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:
 - 15.1. the amount of effort required to perform an operation/ service or the scope and form of performing that operation/ service;
 - 15.2. the following 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;
 - 15.3. changes of the level of inflation or other macroeconomic factors;
 - 15.4. 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.
 16. The Bank will not inform its customers about changes in this Schedule of fees and charges if they involve only the introduction of new types of the Bank's products or services or if they are related to the products which are not the subject of the agreement between the customer and the Bank.
 17. The Appendix to this Schedule lists the fees and charges for the Bank's off-sale products and services (including in particular settlement accounts) for the business and corporate customers of the Business and Corporate Banking Division, Corporate and Investment Banking Division and Financial Management Division. The Appendix also specifies certain fees and charges for the customers that are still bound by agreements on off-sale products and services signed with the Bank. Unless the Bank and the customer agree otherwise, the Appendix will be applied within the scope set out in its Section 1, Chapter 1 "General provisions." In all other respects, the customer will be bound by the core part of this Schedule.
 18. The rules of operation for specific products and services and the definitions of the expressions related to a given product/ service that are used in this Schedule can be found in the relevant agreements or terms and conditions documents for those products and services.

Chapter 2. Settlement accounts and term deposit accounts

1	2	3
Service		Rate
1	Opening a settlement account (one-off fee)	
1.1	for a resident	PLN 50
1.2	for a non-resident or for a resident whose all representatives/ attorneys-in-fact/ shareholders are non-residents	PLN 800
NOTE: The fees do not apply to payroll accounts or to the current accounts in PLN opened to settle EU subsidies (including prepayments).		
2	Performing the service of opening term deposit accounts on a regular basis (monthly fee)	
	NOTE: The fee does not apply to the instructions to open term deposit accounts on a regular basis placed as part of the business acquired by the Bank on 9 November 2018 or placed before 1 February 2013 at a Bank outlet, with the participation of a Bank outlet or with the participation of the Bank's central unit that was the outlet/ central unit of Kredyt Bank S.A. before the merger of the Bank and Kredyt Bank S.A. The fee is payable for each current account from which funds are transferred to the term deposit account. Unless the customer specifies otherwise, the fee is collected from that current account.	PLN 200
3	Maintaining a settlement account (monthly fee)	
3.1	Corporate Tariff:	
	a) current account	PLN 100
	NOTE: Does not apply to the accounts listed in item 3.1(b).	
	b) current account in PLN opened after 15 August 2015 to settle EU subsidies, including prepayments	free of charge
3.2	Payroll Account Tariff	PLN 150
4	Additional fee for maintaining a current account with a non-standard interest rate that was agreed on an individual basis (a monthly fee collected separately for each such account) NOTE: Does not apply to the accounts listed in item 3.1(b) and 3.2.	PLN 200
5	Transfers ³⁾	
	Transfers ordered at a Bank outlet:	
	NOTE: The fee applies to:	
5.1	1) all transfers made from settlement accounts that have not been ordered using the electronic banking services, including Elixir transfers and transfers to accounts in the Bank (except for transfers to credit accounts and term deposit accounts);	
	2) transfers of funds from a term deposit account to an account maintained by a provider other than the Bank (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);	
	3) transfers of funds from a term deposit account closed before the expiry of its contractual period to an account maintained by a provider other than the Bank.	
	a) SORBNET transfer	PLN 60
	b) other transfers	PLN 50

1	Service	2	Rate
5.2	Transfers from settlement accounts ordered using electronic banking services:		
	a) transfer to the customer's own account in the Bank		free of charge
	NOTE: Applies to the transfers which are ordered and received by the same company (with the same CIF number identifying the customer).		
	b) SORBNET transfer		PLN 30
	c) Express Elixir or BlueCash transfer		PLN 10
	d) Przelew24 transfer ¹⁾		PLN 0.50
	e) Other domestic transfers, including Elixir transfers and transfers to a third party account in the Bank		PLN 3.50
	NOTE: The fee is not collected for transfers to third party accounts in the Bank with sort codes: 10900004, 10900046, 10900075, 10901489, 10901867, which are instead subject to the fee specified in item 5.2(a) above.		
	EUR payment orders sent to an EEA member state other than Poland		
6	NOTE: The fees and charges for foreign currency transactions which are not specified in this Chapter (including the fees and charges for payment orders sent to EEA member states other than Poland in currencies other than EUR) are collected in line with Chapter 8 of this Schedule.		
6.1	Payment orders made at a Bank outlet		
	a) SEPA payment order		PLN 50
	b) other payment orders (standard or express, including TARGET payment orders)		PLN 60
6.2	Payment orders made using electronic banking services		
	a) SEPA payment order		PLN 3.50
	b) other payment orders (standard or express, including TARGET and SANTANDER ONE PAY FX payment orders)		PLN 30
7	Executing a standing order to transfer funds to an account maintained by a provider other than the Bank ¹⁾²⁾		PLN 2
8	Direct debits ¹⁾²⁾		
	NOTE: The fees specified in items 8.1–8.4 are collected from the payee (creditor), while the fees specified in item 8.5 are collected from the payer (debtor).		
8.1	Activating the direct debit service		PLN 150
8.2	Crediting the payee's (creditor's) account as part of a direct debit		PLN 2
8.3	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
8.4	Handling the payer's consent (payable for each consent)		
	NOTE: An aggregate/ collective fee for handling payers' consents submitted to the Bank by the payee from the first to the last day of the month is collected on the first business day of the next calendar month.		
			PLN 5

Service		Rate
1	2	3
8.5	Executing a direct debit from the payer's account to the payee's account maintained by a provider other than the Bank	PLN 2
9	Cash deposits and withdrawals	as specified in Chapter 4
10	Account statement	
10.1	Account statement in the form of a SWIFT message:	
	a) MT940 (payable for each message)	PLN 10
	b) MT941 or MT942 (a flat-rate fee for a package of up to 1,000 messages in a month, collected for each message type and for each account) NOTE: An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages started in the same calendar month.	PLN 200
10.2	Paper statement (payable for each generated statement except for a paper statement sent by unregistered mail once a month or less frequently) NOTE: In the Payroll Tariff, this fee is not collected.	PLN 10
10.3	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
10.4	Account statement in the form of Standard Audit File for Tax (JPK) NOTE: The fee is payable for each file generated in the iBiznes24 service. It is collected by the fifth day of the calendar month following the month to which it refers, at the rate applicable on the day when it is collected.	PLN 40
11	Closing an account (one-off fee) NOTE: Does not apply to payroll accounts or the current accounts in PLN opened to settle EU subsidies (including prepayments).	PLN 50

¹⁾ The service is not available for FX current accounts.

²⁾ The service is not available for payroll accounts.

³⁾ Fees for transfers to an account maintained by a provider other than the Bank do not apply to the transfers of foreign currency funds. The fees for those transactions are collected at the rates for payment orders in a foreign currency.

NOTE:

1. This Chapter applies to the following settlement accounts: current accounts, FX current accounts, payroll accounts and term deposit accounts.

2. The Corporate Tariff applies to current accounts and FX current accounts, including the current accounts maintained under the name of "Rachunek Progresywny" ("Progressive Account") and accounts which used to be maintained at other tariffs but their tariff has been changed to the Corporate Tariff at the request of the account holder or based on the Bank's decision. The Corporate Tariff also applies to the accounts named "Oszczędna Firma" ("Thrifty Company") provided as part of the business acquired by the Bank on 9 November 2018.

3. The Payroll Account Tariff applies to payroll accounts, including the accounts which used to be maintained at other tariffs but their type has been changed and/or their tariff has been changed to the Payroll Tariff at the request of the account holder. The fees specified for that pricing tariff are collected from another account indicated by the account holder.

Chapter 3. Special accounts

Service		Rate
1	2	3
1	Opening and maintaining a custody account, an escrow account for a developer or a residential escrow account for a developer	as specified in the agreement
2	Opening and maintaining other escrow accounts ¹⁾	as specified in the agreement

Service		Rate
1	2	3
3. Opening and maintaining an account of deposited sums		as specified in the agreement

¹⁾ Applies also to the restricted accounts which are no longer offered by the Bank and were opened at a Bank outlet, with the participation of a Bank outlet or with the participation of the Bank's central unit that was the outlet/ central unit of Kredyt Bank S.A. before the merger of the Bank and Kredyt Bank S.A.

Chapter 4. Cash turnover

Service		Rate
1	2	3
1 Cash deposits to an account maintained by the Bank		
1.1 Open cash deposit made at a Bank outlet		1%, min. PLN 50
NOTE: The fee is not collected for deposits to trust and escrow accounts and for deposits to the following personal accounts: savings accounts and Private Banking Accounts.		
1.2 Cash deposit made in PLN to the Bank's cash deposit machine		0.2%, min. PLN 5
1.3 Sealed cash deposit:		
NOTE:		
1) The fee for a sealed cash deposit is collected on the day when the deposit is accepted by the Bank.		
2) Item 1.3 applies also to the following deposits made on the basis of agreements concluded at the outlets of the former Kredyt Bank: KBCash, KB standard, KB przeliczona ("KB counted"), KB błyskawiczna ("KB instant") with the "Commitment."		
a) made at the cash desk of the Bank's outlet		1%, min. PLN 50
b) made to the night safe		1%, min. PLN 50
c) made at the cash centre (Centrum Obsługi Gotówki)		0.3%, min. PLN 10
d) made to an online night safe		0.3%, min. PLN 10
1.4 Open or sealed cash deposit made at the post office		as specified in the agreement
1.5 Cash-in-transit services for a sealed cash deposit		as specified in the agreement
2 Additional fees and charges for cash deposits:		
2.1 Deposit made in convertible foreign currency coins		60%
2.2 Deposit of more than 50 pieces of PLN coins		5%, min. PLN 10
2.3 Issuing a magnetic card/ key to the night safe		PLN 50 + VAT for a card/ key
2.4 Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)		PLN 50

Service		Rate
1	2	3
	NOTE: The fee is collected once the deposit has been settled.	
2.5	Issuing a report on cash differences in a sealed cash deposit NOTE: The fee is collected once the deposit has been settled.	PLN 30
3	Cash withdrawal	
3.1	Cash withdrawal made at a Bank outlet NOTE: Applies to withdrawals from the settlement accounts specified in Chapter 2. The fees and charges for cash withdrawal with the use of payment cards are specified in Chapter 7.	0.55%, min. PLN 10
3.2	Failure to collect a cash withdrawal notified in advance (the fee is calculated based on the non-collected amount and charged on the planned transaction execution day)	0.3%, min. PLN 100
3.3	Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement
3.4	Electronic withdrawal:	
	a) activating the service	as specified in the agreement
	b) fee for each executed electronic withdrawal (based on the transaction amount)	0.5%, min. PLN 10
3.5	Electronic postal orders (the fee is payable for executing the postal order and for returning the postal order)	as specified in the agreement
3.6	Bulk cash withdrawals with the use of text messages ¹⁾ (BLIK cheques)	as specified in the agreement
4	Purchase/ sale of convertible currencies	0.3%
	NOTE:	
	1) The Bank does not purchase/ sell convertible currency coins.	
	2) If one convertible foreign currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).	
5	Changing banknotes or coins into banknotes or coins of other denominations (available only for PLN banknotes and coins; the fee is based on the value of changed coins/ notes)	5%, min. PLN 10

¹⁾ The service is not available for FX current accounts.

Chapter 5. Account-related services

Service		Rate
1	2	3
1	Electronic Debtors Identification (EIN)	
1.1	Activating the service	as specified in the agreement, min. PLN 150
1.2	Crediting the auxiliary account with the amount of transaction resulting from the EIN service	as specified in the agreement

Service		Rate
1	2	3
1.3	Providing archived (older than 1 month) reports (payable for each daily report)	PLN 10
1.4	Preparing an annex to the EIN agreement or another document changing the EIN service configuration	PLN 100
1.5	Subscription fee for using the EIN service (a monthly fee collected for each agreement made after 31 December 2020 that is covered by the service)	PLN 100
2	Bulk direct credit	
2.1	Subscription fee for using the bulk direct credit service (a monthly fee collected for each agreement made after 31 December 2020 that is covered by the service)	PLN 100
3	Balance consolidation	
3.1	Activating the service	as specified in the agreement
3.2	Providing the service (payable monthly for each account covered by the service)	as specified in the agreement, min. PLN 150
4	Physical cash pooling: activating and providing the service	as specified in the agreement
5	Mass direct debit	
5.1	Subscription fee for using the mass direct debit service (a monthly fee collected for each agreement made after 31 December 2020 that is covered by the service)	PLN 100

Chapter 6. Electronic banking services

Service		Rate
1	2	3
1	Subscription fee for access to and use of the iBiznes24 service: extended profile (payable monthly for the previous calendar month)	PLN 300
2	Subscription fee for access to and use of the iBiznes24 Connect service (payable monthly for the previous calendar month)	PLN 1,000
3	Adding a user to the existing installation	PLN 30
4	Unblocking a user by generating a new PIN start code	PLN 30
5	Alerty24 (Alerts24) packages	
5.1	Use of the package (payable for each started month)	

Service		Rate
1	2	3
	a) Standard package	PLN 0.25
	b) Mini package: 30 text messages and unlimited number of emails	PLN 5
	c) Midi package: 60 text messages and unlimited number of emails	PLN 10
	d) Maxi package: 150 text messages and unlimited number of emails	PLN 30
	e) Large package: 250 text messages and unlimited number of emails	PLN 50
	f) Bezpieczeństwo (Security) package	free of charge
5.2	Sending an additional alert in a text message (payable for each message)	PLN 0.25

NOTE:

1) The fees for executing instructions, requests and transactions made using the electronic banking services are collected in line with other chapters of this Schedule of fees and charges.

2) The fee for Alerty24 packages covers a specific number of alerts in the form of text messages and unlimited number of alerts in the form of emails. The fee specified in item 5.2 is collected for each additional alert sent after reaching the limit of alerts available as part of the Mini, Midi, Maxi or Large package fee. Unused alerts do not carry over to the next month.

3) The fees are collected by the Bank by the fifth day of the calendar month following the month to which they refer, at the rate applicable on the day when they are collected.

Chapter 7. Payment cards

Cards issued to the accounts currently offered by the Bank

1	2	3	4	5	6	7	8	9	10
Service	Visa Business Electron	Visa Business with an individual spending limit	Visa Business charge	Visa Business Gold charge	Visa Business in EUR	MasterCard Corporate Debit	MasterCard Corporate Charge	MasterCard Corporate Executive Charge	
1	Fee for a card issued to a settlement account								
	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 relevant calendar month is lower than PLN 500.								
	free of charge/ PLN 6**	PLN 130*	PLN 130*	PLN 300*	EUR 25*	PLN 150*	PLN 250*	PLN 350*	
2	Arrangement fee based on the amount of the sanctioned authorisation limit (one-off)								
	NOTE: The arrangement fee does not apply to renewed cards. If multiple payment cards are applied for, the fee is based on the sum of all sanctioned limits.								
	-	-	1%	1%	-	-	1%	1%	
3	Express production of a new card (within 5 business day of signing the payment card agreement by the customer)								
	PLN 30	PLN 50	PLN 50	free of charge	EUR 15	PLN 50	PLN 50	free of charge	
4	Cash withdrawals made with a card								
4.1	cash withdrawals made at the Bank's ATMs	free of charge	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5	3%, min. EUR 1.50	3%, min. PLN 5	3%, min. PLN 5	3%, min. PLN 5
4.2	cash withdrawals made from non-Bank ATMs in Poland, at Bank outlets and partner outlets and at the terminals of other institutions in Poland	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	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5
4.3	cash withdrawals made in EUR at ATMs and terminals of other institutions in EEA member states	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	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5

Service	Visa Business Electron	Visa Business with an individual spending limit	Visa Business charge	Visa Business Gold charge	Visa Business in EUR	MasterCard Corporate Debit	MasterCard Corporate Charge	MasterCard Corporate Executive Charge	
1	2	3	4	5	6	7	8	9	10
4.4	cash withdrawals made at ATMs and terminals of other institutions outside of Poland except for those listed in item 4.3.	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10	4%; min. EUR 3	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10
4.5	as part of the cash back service	free of charge	-	-	-	-	-	-	-
5	Fee for quasi-cash transactions	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10	4%; min. EUR 3	4%; min. PLN 10	4%; min. PLN 10	4%; min. PLN 10
6	Executing a non-cash transaction	free of charge	free of charge	1.2%	1.2%	free of charge	free of charge	1.2%	1.2%
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%	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
8	Generating a list of transactions								
8.1	for a company (aggregate list)	PLN 5	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
8.2	for a card user	PLN 7	PLN 7	free of charge	free of charge	EUR 1.35	PLN 7	free of charge	free of charge
9	Checking the balance of available funds at ATMs	PLN 5	PLN 5	free of charge	free of charge	EUR 1	PLN 5	free of charge	free of charge
10	Changing the PIN at the Bank's ATMs	PLN 8.50	PLN 8.50	PLN 8.50	PLN 8.50	EUR 2	PLN 8.50	PLN 8.50	PLN 8.50
11	Generating a new PIN for a card (at the request of the user)	PLN 10	PLN 10	PLN 10	PLN 10	EUR 2.50	PLN 10	PLN 10	PLN 10
12	Fee for visiting a LoungeKey airport lounge (payable for a single visit of one person)	-	-	-	-	-	-	-	USD 30 ¹⁾
13	Travel insurance for payment cards ²⁾	-	-	-	-	-	free of charge	free of charge	free of charge
14	Pewne Pieniądze (Safe Money) financial insurance package: monthly insurance fee ²⁾	PLN 3	-	-	-	-	-	-	-

NOTE: The service is no longer offered by the Bank.

¹⁾ The conversion is made at the Bank's FX sell rate for non-cash transactions applicable on the day when the fee is debited from the account.

²⁾ Detailed information about the insurance cover is available in the applicable Insurance Terms and Conditions.

NOTE: The fees and charges for cards issued to or renewed for accounts no longer offered by the Bank can be found in the Appendix "Off-sale products and services of the Bank for business and corporate customers."

Chapter 8. Foreign currency transactions

1	2	3
Service		Rate
1	Payment orders	
1.1	Incoming payment orders (sent to an account in the Bank): <small>NOTE: The Bank does not collect any charges for incoming EUR payment orders sent to an account in the Bank from EEA member states other than Poland.</small>	
	a) SEPA payment order	PLN 5
	b) other payment orders	PLN 10
1.2	Outgoing payment orders: <small>NOTE: The Bank will not collect the fees and charges specified below for outgoing EUR payment orders sent to EEA member states other than Poland. Those payment orders are subject to the fees specified in Chapter 2–3 of this Schedule of fees and charges and in the chapters on accounts from the Appendix with the Bank's off-sale products.</small>	
	a) made using electronic banking services or using an MT101 SWIFT message:	
	– SEPA payment orders	PLN 10
	– other payment orders	0.25%, min. PLN 25, max. PLN 200
	b) made at a Bank outlet	0.35%, min. PLN 60, max. PLN 300
1.3	Additional fees and charges for outgoing payment orders:	
	a) sending a payment order executed as: <small>NOTE: The Bank does not collect additional fees and charges listed in item 1.3(a) for outgoing EUR payment orders sent to EEA member states other than Poland.</small>	
	– fast-track: payment orders made at a Bank outlet, using electronic banking services or using an MT101 SWIFT message	0.10%, min. PLN 5, max. PLN 100
	– express (including TARGET and SANTANDER ONE PAY FX payment orders): payment orders made using electronic banking services or using an MT101 SWIFT message	0.20%, min. PLN 10, max. PLN 180
	– express (including TARGET payment orders): payment orders made at a Bank outlet	0.30%, min. PLN 20, max. PLN 180
	b) flat-rate fee collected if the costs of third party 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 <small>NOTE: If costs of third party banks are at least three times higher than the flat-rate fee, the Bank 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.</small>	PLN 95
1.4	Electronic confirmation of a payment order:	
	a) conclusion and activation of the agreement	PLN 20
	b) confirmation of a payment order (payable for each confirmation)	PLN 3

Service		Rate
1	2	3
1.5	Issuing a copy of a payment order (a SWIFT message): payable for each message	PLN 15
1.6	Execution of incoming MT101 messages:	
	a) concluding an agreement on the execution of MT101 messages and activating the service	PLN 200
	b) executing a payment transaction based on an incoming MT101 message:	
	– Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6
	– SORBNET transfer, or non-SEPA payment order sent in EUR to EEA member states other than Poland	PLN 5
	– payment order other than EUR payment orders sent to EEA member states other than Poland	as specified in items 1.2–1.3 of this Chapter
1.7	Non-standard payment order services: confirming that the payee's account has been credited with a payment order sent by the Bank, changing the details of payment order sent by the Bank, cancelling a payment order sent by the Bank.	PLN 100
1.8	Cancelling an outgoing payment order that has not been sent by the Bank	PLN 25
1.9	Refunding a payment order from the Bank by a third party bank	PLN 100

Chapter 9. Trade finance transactions

Service		Rate
1	2	3
1	Export collection	
1.1	Sending documents or bills of exchange/ promissory notes for export collection	0.20%, min. PLN 300, max. PLN 800
1.2	Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
1.3	Changing the terms and conditions of collection	PLN 200
1.4	Sending a reminder letter or other correspondence in relation to the export collection that is not covered by a separate fee (the fee is payable for each operation)	PLN 50
2	Import collection	
2.1	Releasing documents or an accepted bill of exchange/ promissory note in exchange for payment, accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay, returning a bill of exchange to the exporter or meeting other conditions	0.20%, min. PLN 300, max. PLN 800
	NOTE: The fee is based on the total collection value.	

Service		Rate
1	2	3
2.2	Releasing documents without payment/ returning uncollected documents/ cancelling documents/ partial payment (without releasing the documents/ bills of exchange/ promissory notes) <small>NOTE: The fee is based on the total collection value.</small>	0.20%, min. PLN 300, max. PLN 800
2.3	Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
2.4	Protesting a bill of exchange <small>NOTE: The fee is increased by the costs and charges incurred by the Bank.</small>	PLN 250
2.5	Changing the terms and conditions of collection	PLN 200
2.6	Accepting a bill of exchange	PLN 300
2.7	Sending a reminder letter or other correspondence in relation to the import collection that is not covered by a separate fee (the fee is payable for each operation)	PLN 50
3	Export letter of credit	
3.1	Notifying of an export letter of credit	PLN 300
3.2	Confirming an export letter of credit <small>NOTE: The fees are: 1) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any); 2) based on the amount of the letter of credit, including the amount tolerance (if any).</small>	as decided by the Bank
3.3	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	0.20%, min. PLN 300
	– for a confirmed export letter of credit	as decided by the Bank
	<small>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 based on the increase amount.</small>	
	b) other changes to a letter of credit, cancellation of a letter of credit or writing down the unutilised amount of the letter of credit in full or in part	PLN 250
3.4	Verifying the documents at the customer's request (for an unconfirmed letter of credit)	PLN 300
3.5	Preliminary verification of the compliance of a document with the terms and conditions of a letter of credit made at the customer's request (payable for each verification of each document)	PLN 30
3.6	Payment under a letter of credit (the fee is based on the amount specified in documents), revoking a letter of credit or writing down the unutilised amount of the letter of credit in full	0.25%, min. PLN 350
3.7	Assigning an export letter of credit	0.20%, min. PLN 300

Service		Rate
1	2	3
	NOTE: The fees are collected from the original beneficiary unless agreed otherwise.	
3.8	Supervising a deferred payment	PLN 200
3.9	Transferring the inflows from a letter of credit	PLN 100
3.10	Preparing a draft letter of credit at the customer's request or preparing written opinions on a draft letter of credit submitted by the customer	PLN 500
3.11	Sending a reminder letter or other correspondence in relation to the export letter of credit that is not covered by a separate fee (the fee is payable for each operation)	PLN 50
4	Forfaiting	
4.1	Operational fee	0.1%, min. PLN 300 + VAT
4.2	Purchase of export receivables	as specified in the agreement + VAT
5	Import letter of credit	
5.1	Issuing an import letter of credit NOTE: The fees are: 1) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any); 2) based on the amount of the letter of credit, including the amount tolerance (if any); c) collected up front for the entire validity period of the letter of credit, including the payment deferral period (if any).	0.4%, min. PLN 350
5.2	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 based on the increase amount.	0.4%, min. PLN 350
5.3	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 or writing down the unutilised balance of a letter of credit 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
5.4	Verifying the documents which do not comply with the terms and conditions of the letter of credit (the fee is debited from the beneficiary's account)	PLN 400/ USD 100* / EUR 90** * for letters of credit issued in USD ** for letters of credit issued in EUR
5.5	Supervising a deferred payment	PLN 200
5.6	Prepayment	as specified in the agreement
5.7	Payment under a letter of credit (the fee is based on the amount specified in documents)	0.20%, min. PLN 350
5.8	Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200

Service		Rate
1	2	3
5.9	Preparing a draft letter of credit at the customer's request	PLN 200
5.10	Product advice on preparing a letter of credit (the fee is collected if the letter of credit has not been issued even though its draft has been prepared) <small>NOTE: The fee is collected up front. If the letter of credit is issued, the fee for its issuance will be reduced by the amount of this fee.</small>	PLN 1,000
5.11	Sending a reminder letter or other correspondence in relation to the import letter of credit that is not covered by a separate fee (the fee is payable for each operation)	PLN 50
6	Guarantee received by the Bank/ stand-by letter of credit (SBLC) received by the Bank	
6.1	Notifying and/or registration of a guarantee received by the Bank/ SBLC or of a change to a guarantee received by the Bank/ SBLC	PLN 500
6.2	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
6.3	Verifying the claim and/or documents	PLN 500
6.4	Confirming that the signatures put on a demand of payment under a guarantee issued by another bank are authentic or that they match the specimen signatures held by the Bank	PLN 300
6.5	Payment under a guarantee (the fee is based on the payment demand amount)	0.25%, min. PLN 350, max. PLN 600
7	Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank/ aval	
7.1	Issuing a guarantee, counter-guarantee, SBLC or aval (for each started 3-month validity period) <small>NOTE: The fee is based on the transaction amount and collected on the first day of each fee period. The first fee period starts on the day when the guarantee document is issued.</small>	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** <small>* for guarantees issued in USD ** for guarantees issued in EUR</small>
7.2	Increasing the amount of a guarantee/ counter-guarantee/ aval/ SBLC <small>NOTE: 1) If the increase does not go beyond the 3-month period for which the fee has already been collected, the fee is collected based depending on the increase amount at the rate applied when issuing the guarantee. 2) The fee for a new 3-month validity period is collected at the rate applicable for a new guarantee.</small>	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** <small>* for guarantees issued in USD ** for guarantees issued in EUR</small>
7.3	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 <small>NOTE: If the changes described in items 7.2 and 7.3 are made at the same time, only the higher of fees is collected.</small>	PLN 300
7.4	Issuing a guarantee/counter-guarantee using a template other than the Bank's standard form <small>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 7.1.</small>	PLN 300

Service		Rate
1	2	3
7.5	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 7.1.	PLN 100
7.6	Payment under a guarantee/ counter-guarantee/ aval/ SBLC (the fee is based on the claim amount)	0.5%, min. PLN 350
7.7	Issuing a letter of guarantee NOTE: A one-off fee payable if the guarantee has not been collected by the customer within 10 business days.	PLN 1,000
8	Additional fees and charges	
8.1	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, etc.), or failure to ensure a sufficient balance of funds to cover a fee (payable for each operation/ failure)	PLN 200
8.2	Accepting and processing a paper instruction to issue a letter of credit/ guarantee/ stand-by letter of credit (SBLC)/ counter-guarantee	PLN 350
8.3	Handling the assignment of rights under a guarantee	PLN 200
8.4	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
8.5.	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

Service		Rate
1	2	3
1	Processing an application for a loan/ overdraft/ credit service A one-off fee payable on the day of submitting the application. It is based on the requested amount of the loan/ overdraft/ credit service.	0.5%, min. PLN 100, max. PLN 1,000
2	Arrangement fee (for sanctioning a loan/ overdraft/ credit service or renewing it for another period) A one-off fee payable on the day of making the agreement. It is based on the sanctioned amount of the loan/ overdraft/ credit service. In the case of a Multiline, the fee may be collected for the Multiline or separately for each service sanctioned as part of the Multiline.	as specified in the agreement

Service		Rate
1	2	3
3	Fee for issuing a letter of promise <i>A one-off fee payable on the day of providing the letter of promise to the customer. It is based on the promised amount.</i>	min. 0.25%, max. PLN 1,000
4	Commitment fee <i>The fee is collected for the loan/ tranche amount that has been disbursed but has not been utilised. It is calculated daily starting from the day when the agreement is made. The fee is payable on the first business day after the end of the interest period or, for overdrafts, on the first day after the end of the interest period.</i>	min. 2% per year
5	Fee for failure to ensure the declared inflows <i>The fee is payable monthly. In the case of investment loans and working capital loans, it is based on the amount of debt. In the case of all other loans, overdrafts and credit services, it is based on the sanctioned amount of the loan/ overdraft/ credit service. The fee depends on the amount of inflows as at the last day of the month preceding the verification of the monthly inflows.</i>	0.25% (monthly)
6	Management fee <i>The fee is payable quarterly and based on the utilised amount of the credit facility as at the last day of the quarter for which the fee is due. It is collected on the repayment date of the first interest or principal instalment falling due after the end of the quarter.</i>	0.065% (quarterly)
7	Early repayment fee (for a partial or full repayment) <i>A one-off fee collected on the day when the credit facility is repaid. It is based on the amount repaid before the date specified in the repayment schedule.</i>	min. 3%
8	Changing the terms and conditions of the agreement or performing additional services not specified in the loan/ overdraft/ credit service agreement by the Bank at the customer's request	
8.1	Providing the court with/ sending documents on the establishment/ modification of security cover in the form of registered pledge or mortgage by the Bank (the fee does not include court fees).	PLN 100
8.2	Fee for preparing an annex to change the terms and conditions of an agreement (e.g. to increase the loan/ overdraft amount, to extend the repayment period, to extend the agreement period, to extend the loan/ overdraft/ tranche availability period or to modify the security cover in a manner other than specified in item 8.1)	min. PLN 200
8.3	Preparing an approval of or promise to approve the exemption of one commercial unit/ residential unit/ real property from mortgage	PLN 100
8.4	Preparing an approval of or promise to approve the exemption of multiple residential units/ commercial units/ real properties from mortgage	min. PLN 500, max. PLN 1,000

NOTE:

In the case of loans sanctioned in cooperation with the Agency for Restructuring and Modernisation of Agriculture (ARiMR), the sum of the application processing fee, the arrangement fee and the commitment fee cannot exceed the amount of the fee for sanctioning a loan published at the website of the ARiMR in line with the agreement between the Bank and the ARiMR.

Chapter 11. Confirmations, duplicates, statements, opinions, information

Service		Rate
1	2	3
1	Printing out/ preparing the following documents at the customer's request: a) duplicate account statement b) confirmation of the execution of a single transaction c) account history (the fee is payable for each started month)	PLN 20

1	2	3
		Rate
	NOTE: The fee is not charged for a confirmation of executing a transaction at a Bank outlet if the confirmation is collected directly after executing that transaction.	
2	Preparing information, a certificate, an opinion about the customer, a copy, a photocopy or another document (including the documents that disclose banking secrecy) that refers to one customer (except for the documents specified in items 1 and 3 of this Chapter)	
	NOTE:	
	1) The fee is paid by the ordering party.	
	2) The fee specified in item 2.1 is collected on the day when the instruction to prepare a document is accepted or, in the case of instructions placed using the iBiznes24 service, by the end of the next Bank business day after the document is made available to the customer. The fee specified in item 2.2 is collected in line with the agreement between the Bank and the KIR clearing house. The fee is collected even if the information is negative, e.g. if no such customer has been identified or if the customer does not use any products/ services referred to in the inquiry.	
	3) The fee is not collected from the persons, bodies and institutions that are exempt from it under applicable laws or if the opinion about the customer is prepared for a subsidiary of the Bank.	
2.1	1) at the request of the customer or another authorised party, e.g. a court enforcement officer, a civil court, a law firm, another bank (except for the requests specified in item 2.2):	
	a) confirmation of opening/ closing an account, confirmation of the account balance and other brief information/ certificates	PLN 100
	b) repayment capacity certificate or explanation of repayment capacity assessment	PLN 300
	c) other than specified in (a) and (b) above	PLN 200
2.2	at the request of a court enforcement officer made using the OGNIVO application	as specified in the agreement between the Bank and KIR
3	Preparing information about the customer for an auditor (the fee is payable for each started year)	PLN 300
	NOTE:	
	1) The information is provided with the consent of the customer.	
	2) The fee is collected from the customer on the day when the information is prepared.	

Chapter 12. Other fees and charges

1	2	3
		Rate
1	Cheques in domestic trade	
	NOTE: The fee for ordering blank cheques and sending the ordered blank cheques by mail is collected upon accepting the order.	
1.1	Ordering blank cheques (payable for each blank cheque)	PLN 6
1.2	Sending blank cheques by mail	PLN 20
1.3	Cheque confirmation, cheque collection	PLN 30

1	Service	2	Rate
2	Non-standard services related to cash deposits, transfers and standing orders made to an account maintained by the Bank or another domestic provider: 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
3	Renting a safe deposit box, safekeeping property:		
3.1	for a month (fee payable up front)		PLN 60
3.2	for a year (fee payable up front)		PLN 600
4	Blocking funds in a bank account to secure agreements between the account holder and an entity other than the Bank (all operations)		as specified in the agreement min. PLN 200
5	Assignment of funds (the fee is payable for each operation)		PLN 50
6	Sending a reminder		PLN 50
7	Handling a garnishee order/ order to secure claims against a bank account		
	NOTE: The fee is collected for each enforced amount, excluding amounts lower than PLN 30, transferred at the request 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 a Bank outlet (an Elixir transfer or a transfer to an account maintained by the Bank, as applicable).		
7.1	Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)		PLN 30
7.2	Executing a garnishee order/ order to secure claims		PLN 60
8	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
9	Additional fee for executing a paper instruction or preparing a paper document at the customer's request		PLN 50
	NOTE:		
	1) The fee is collected if the customer is able to place the instruction using remote service channels (e.g. the phone service, the email service or the iBiznes24 electronic banking service) or if a paper document (e.g. an annex or an agreement) is prepared at the customer's request even though the relevant processes and product/ service terms and conditions applicable in the Bank allow for executing the process/ instruction without preparing a paper document.		
	2) The fee does not apply to the paper instructions/ documents whose acceptance/ preparation is subject to another fee specified in other provisions of this Schedule of fees and charges.		
10	Holding a high balance of funds in current accounts and term deposit accounts (including overnight deposits) in any currency listed in the FX rate table of Santander Bank Polska S.A.		0.05%
	NOTE:		
	1. The Bank will calculate the fee monthly (on the last day of each calendar month) and collect it by the end of the next calendar month.		
	2. The fee is based on the amount by which the sum of all balances in current accounts and term deposit accounts (including overnight deposits) at the end of the calendar month exceeds the average sum of those balances during the period from the first to the penultimate day of that calendar month. The fee is only collected if the surplus is higher than PLN 5 million.		
	3. In order to calculate the fee, the Bank will convert the balances of FX accounts into PLN at the average NBP rate from the fee calculation day.		

1	Service	Rate
	2	3
11	Holding a high year-end balance of funds in current accounts and term deposit accounts (including overnight deposits) in any currency listed in the FX rate table of Santander Bank Polska S.A.	0.3%
	NOTE:	
	1. The Bank will calculate the fee annually (at the last day of each calendar month) and collect it by the end of January in the next calendar year. The fee calculated on 31 December 2020 will be collected by the end of January 2021.	
	2. The fee is based on the amount by which the sum of all balances in current accounts and term deposit accounts (including overnight deposits) at the end of the calendar year exceeds the average sum of those balances during the last 12 months preceding December in that calendar year (for each account, the Bank will only consider the months during which that account was maintained). The fee is only collected if the surplus is higher than PLN 5 million.	
	3. In order to calculate the fee, the Bank will convert the balances of FX accounts into PLN at the average NBP rate from the fee calculation day	
	Operation	Rate
12	Holding a high balance of funds in current accounts in the currencies whose interest rates are currently negative	
	1) for EUR accounts (the fee is collected if the surplus 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 surplus 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 Financial Rates
	3) for GBP accounts (the fee is collected if the surplus 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 SONIA rates
	4) for CHF accounts (the fee is collected if the surplus 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 surplus 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 surplus 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 ON PRIBOR rates
	7) for DKK accounts (the fee is collected if the surplus 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 surplus 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

Service	Rate
1	2
	3
9) for SEK accounts (the fee is collected if the surplus 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 surplus 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 surplus 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 NOWA rates
NOTE:	
<ol style="list-style-type: none"> 1. The fees are calculated monthly and based on the amount by which the total average monthly balance of funds in all current accounts maintained by the Bank for the customer in a given currency exceeds the threshold specified for that currency in the table above. 2. The fees are collected for a given month only if the deposit rate (before calculating its absolute value) is negative on the last day of the month to which a given fee applies. 3. The fees are collected by the last business day of the next month after the month to which a given fee applies. 	
13 Implementing individually agreed pricing conditions (a one-off fee collected for agreeing/ changing/ extending the validity of conditions as requested by the customer, regardless of the number of accounts/ services covered by the request)	PLN 150
14 Other services not specified in this Schedule or particularly labour-intensive services	as specified in the agreement min. PLN 1,000