



## Fee Information Document



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

Account name: 123 credit card account

Date: 1 July 2022

- 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
<b>General account services</b>	
Maintaining the payment account	Free of charge
<b>Payments (excluding cards)</b>	
Internal credit transfer	1) ordered using an electronic banking service [Santander internet/mobile] (fee based on the transfer amount) 4%, min. PLN 10
	2) ordered at an outlet of Santander Bank Polska S.A. (on the day of filing the credit card application (provided that the credit decision is positive:)) applies only to the first transfer ordered Free of charge
Transfer orders	1) ordered using an electronic banking service [Santander internet/mobile] (fee based on the transfer amount) 4%, min. PLN 10
	2) ordered at an outlet of Santander Bank Polska S.A. (on the day of filing the credit card application (provided that the credit decision is positive:)) applies only to the first transfer ordered Free of charge
SEPA credit transfer	the service is not available
FX credit transfer	the service is not available
Direct debit	the service is not available
Standing order	the service is not available
<b>Cards and cash</b>	
Cash withdrawal	in and outside of Poland 10 4%, min. PLN

<b>Cash deposit</b>	at an outlet of Santander Bank Polska S.A. (if made to repay overdraft in a payment account)	Free of charge
<b>Issuing a payment card</b>	issuing a card	Free of charge
	renewal of the card (every four years) PLN 15	
<b>Handling a debit card</b>	the service is not available	
<b>Cross-border payment transaction made with a debit card used for non-cash payments</b>	the service is not available	
<b>Cross-border payment transaction made with a debit card used for cash payments</b>	the service is not available	
<b>Credit card management</b>	1) monthly card fee	
	a) fee dependent on the number of transactions: the fee will not be charged if you make at least 10 transactions with the card within the last monthly settlement period (cancelled transactions are excluded).	Free of charge
	b) if the above conditions are not met	PLN 10
	2) monthly fee for the additional card	Free of charge
	3) conversion of an international transaction made in a currency other than PLN (the fee is calculated based on the amount of the transaction after its conversion into the card account currency)	2.80%
<b>Overdraft 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>	1) monthly fee for an additional card	PLN 2
	<b>Total annual fee</b>	<b>PLN 24</b>
<b>Text message notification</b>	1) text message notification sent as part of the Alerty24 service	
	a) monthly fee for the use of the MAXI package <b>Total annual fee</b> <b>108</b>	PLN 9 <b>PLN</b>
	b) sending a text message notification with an alert within the MINI package PLN 0.30	
<b>Phone banking service</b>		Free of charge
<b>Electronic banking service</b>		Free of charge