



## Fee Information Document



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

Account name: WORLD MasterCard 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)<br>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<br>Free of charge |
| Transfer orders                   | 1) ordered using an electronic banking service [Santander internet/mobile] (fee based on the transfer amount)<br>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<br>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                   | 1) in and outside of Poland<br>PLN 10<br>4%, min.  |

|   |  |                     |
|---|--|---------------------|
|   | 2) 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)<br>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:<br>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 17.50           |
|   | 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)                 | Free of charge      |
| <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<br><b>Total annual fee</b><br><b>108</b>  | PLN 9<br><b>PLN</b> |
|   | b) sending a text message notification with an alert within the MINI package<br>PLN 0.30   |                     |
| <b>Phone banking service</b>  |  | Free of charge      |
| <b>Electronic banking service</b>   |  | Free of charge      |