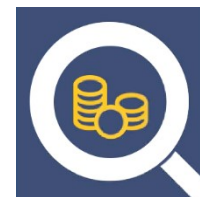




## Fee Information Document



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

**Account name: Konto Podstawowe (Basic 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>	
<b>Maintaining the payment account</b>	PLN 0
<b>Package of services</b>	Transactions ordered at our bank's outlet or using the electronic banking service [Santander internet/mobile] 1) internal credit transfer (to an account in our bank) 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 our bank) [Przelew24] 3) credit transfer to an account maintained by a provider other than our bank [domestic transfer in PLN] a) [ELIXIR transfer] b) [Express ELIXIR transfer] c) [BlueCash transfer] 4) standing order a) to an account in our bank b) to an account maintained by a provider other than our bank 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 our bank (except for transfers in EUR) 7) credit transfer: domestic non-SEPA transfer in EUR made to an account maintained in Poland

	by a provider other than our bank	
	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 our bank	
	[ELIXIR transfer] a) [ELIXIR transfer]	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	PLN 10
	[Express ELIXIR transfer], [BlueCash transfer] b) [Express ELIXIR transfer] or [BlueCash transfer]	PLN 0
	[SORBNET transfer] c) [SORBNET transfer]	PLN 35
	2) [domestic transfer in EUR] other than the SEPA credit transfer, made to an account maintained in Poland by a provider other than our bank	
	a) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	b) ordered at our bank's branch	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 our bank's branch	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 our bank's branch	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 our bank's branch	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 our bank's branch	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 (except for 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 our bank's branch	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 our bank's branch	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 banking service [Santander internet/ mobile] or at our bank's branch	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 our bank's branch	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 our bank	PLN 0
	2) to an account maintained by a provider other than our bank	PLN 0
<b>Cards and cash</b>		
<b>Cash withdrawal</b>	1) made using the Podstawowa card (Basic card)	
	a) from our bank's ATMs	PLN 0
	b) from 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) from terminals in Poland	PLN 0
	d) as part of the cash back service	PLN 1.50
	2) made at our bank's outlet	PLN 0
	3) made from an ATM using a BLIK code	
	a) from our bank's ATMs	PLN 0
	b) from ATMs not operated by our bank	PLN 0
<b>Cash deposit</b>	1) made at our bank's outlet	PLN 0
	2) made at our bank's CDM	PLN 0
<b>Issuing a payment card</b>	renewing 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 our bank's outlet (at the cardholder's request)	PLN 0
	3) converting 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)	
	– transactions made in Poland	PLN 0
	– transactions made 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>	made using the Podstawowa card (Basic card)	
	a) in EUR	
	– the first five withdrawals in a given month	PLN 0
	– the sixth and each subsequent withdrawal in a given month	PLN 5
	b) in a currency other than EUR	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) for 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 customers with access to the electronic banking service [Santander internet/ mobile]	PLN 10
	b) for 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 customers without access to 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]	[Alerty24]	
	a) sending a text message notification with an alert within the MINI package	PLN 0.30
	b) use of the MAXI package (monthly fee)	PLN 9
<b>Phone banking service</b>		PLN 0
<b>Electronic banking service</b>		PLN 0