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 2 December 2024

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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 (forfaiting), 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 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 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

	Service	Rate
1	2	3
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 NOTE: Does not apply to the account specified in item 3.1(b).	PLN 150
	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** NOTE: 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.	
5.1	Transfers ordered at a Bank outlet: NOTE: The fee applies to: 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 100
	b) other transfers	PLN 100
5.2	Transfers from settlement accounts ordered using electronic banking services:	
	a) transfer to the customer's own account in the Bank NOTE: Applies to the transfers which are ordered and received by the same company (with the same CIF number identifying the customer).	free of charge
	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 operations to a third party account in the Bank) ordered from accounts maintained in PLN 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.	PLN 3.50
6	**EUR payment orders sent to an EEA member state other than Poland**	

	Service	Rate
1	2	3
	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 100
	b) other payment orders (standard or express, including TARGET payment orders)	PLN 100
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 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 3.50
8	**Direct debits** [1) 2)] NOTE: The fees specified in items 8.1–8.5 are collected from the payee (creditor), while the fees specified in item 8.6 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 3.50
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 3.50
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
8.5	Returning funds paid under a direct debit (the fee is payable by the creditor)	PLN 10
8.6	Executing a direct debit from the payer's account to the payee's account maintained by a provider other than the Bank	PLN 3.50
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 80
11	**Closing an account** (a one-off fee) NOTE: The fees do not apply to payroll accounts or to the current accounts in PLN opened to settle EU subsidies (including prepayments).	PLN 200

[1)] The service is not available for FX current accounts.
2) The service is not available for payroll accounts.

NOTE:
1. This Chapter applies to the following settlement accounts: current accounts, FX current accounts, payroll accounts and term deposit accounts.
2. 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 developers (for residential escrow accounts, the fee is payable for each account opened)**	as specified in the agreement
2	**Opening and maintaining other escrow accounts** [1)]	as specified in the agreement
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 or with the participation of a Bank outlet.

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 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%, min. PLN 100
1.2	Cash deposit made in PLN to the Bank's cash deposit machine	0.5%
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) + VAT
	b) made to the night safe	1% (min. PLN 50) + VAT
	c) made at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT
	d) made to an online drop box	0.35% (min. PLN 10) + VAT
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
1.6	Deposit made to an online mini-CDM	0.35% (min. PLN 10) + VAT
2	**Cash withdrawal**	
2.1	Cash withdrawal made at a Bank outlet NOTE: 1) The fee 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. 2) If the fee is collected for sealed withdrawals, its amount is increased by VAT.	1.2%, min. PLN 100
2.2	Failure to collect a cash withdrawal notified in advance (the fee is based on the non-collected amount and charged on the planned transaction execution day)	0.3%, min. PLN 100
2.3	Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement
2.4	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
2.5	Electronic postal orders (the fee is payable for executing the postal order and for returning the postal order)	as specified in the agreement
3	**Purchase/ sale of convertible currencies** 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).	0.3%

	Service	Rate
1	2	3
4	**Additional fees and charges**	
4.1	Deposit made in convertible foreign currency coins	60%
4.2	Deposit of more than 50 pieces of PLN coins	5%, min. PLN 10
	NOTE: The fees listed in item 4.1 and item 4.2 are increased by VAT if they are collected for sealed deposits.	
4.3	Issuing a magnetic card/ key to the night safe	PLN 50 + VAT for each card/ key
4.4	Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted) NOTE: The fee is collected after the deposit has been settled	PLN 50 + VAT
4.5	Issuing a report on cash differences in a sealed cash deposit NOTE: The fee is collected after the deposit has been settled	PLN 100 + VAT

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 after processing bulk payments as part of the EIN service (monthly fee) NOTE: The fee is collected for each bulk payment processed in a given month. The fee rate depends on the number of bulk payments processed in that month.	as specified in the agreement, min. PLN 100
1.3	Automatic transfer of funds from the EIN account to the bank account indicated in the agreement (monthly fee)[1]	as specified in the agreement, min. PLN 100
1.4	Generating reports[2]	as specified in the agreement
1.5	Providing archived (older than 1 month) reports (payable for each daily report)	PLN 10
1.6	Preparing an annex to the EIN agreement or another document changing the EIN service configuration	PLN 100
1.7	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	Subscription fee for the balance consolidation service (a monthly fee collected 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

[1] Point 1.3 is effective as of 1 July 2023.
[2] Point 1.4 is effective as of 1 July 2023.

Chapter 6. Electronic banking services

	Service	Rate
1	2	3
1	**Subscription fee for access to and use of the iBiznes24 service: extended profile, new iBiznes24 profile** (payable monthly for each installation in the service, also if a shared installation is used)	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	**Monthly subscription fee for accessing and using GTS services**	PLN 200
4	**Alerty24 (Alerts24) packages/ notification packages**	
4.1	Use of the package (payable for each started month)	
	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
4.2	Sending an additional alert/ notification 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 mentioned in this Chapter are collected in line with other chapters of this Schedule of fees and charges.2) The fee for Alerty24 packages/ notification packages covers a specific number of alerts/ notifications in the form of text messages and unlimited number of alerts/ notifications in the form of emails. The fee specified in item 4.2 is collected for each additional alert/ notification sent after reaching the limit of alerts available as part of the Mini, Midi, Maxi or Large package fee. Unused alerts/ notifications 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

	Service	Visa Business Debit	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
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 400.	PLN 7**/ free of charge	PLN 130*	PLN 130*	PLN 300*	EUR 25*	PLN 150*	PLN 300*	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
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

	Service	Visa Business Debit	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
4.5	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] NOTE: applies to cards issued on or before 21 June 2024. The service is no longer offered by the Bank.	-	-	-	-	-	free of charge	free of charge	free of charge
14	**Pewne Pieniądze (Safe Money) financial insurance package**: monthly insurance fee [2] NOTE: The service is no longer offered by the Bank.	PLN 3	-	-	-	-	-	-	-

[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: This Chapter applies to the cards issued or renewed for the Bank's on-sale accounts. 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

	Service	Rate
1	2	3
1	**Incoming payment orders (sent to an account in the Bank):** 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.	
1.1	SEPA payment orders	PLN 5
1.2	other payment orders	PLN 10
2	**Outgoing payment orders**: 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.	
2.1	Payment orders made using electronic banking services or using an MT101 SWIFT message:	
	a) SEPA payment orders	PLN 10
	b) payment orders sent to a third party account in the Bank from the Customer's account maintained in EUR	PLN 10
	c) payment orders sent to a third party account in the Bank from the Customer's account maintained in a currency other than PLN or EUR	PLN 20
	d) other payment orders	0.25%, min. PLN 25, max. PLN 200
2.2	Payment orders made at a Bank outlet	0.35%, min. PLN 60, max. PLN 300
3	**Additional fees and charges for outgoing payment orders:**	
3.1	Sending a payment order executed as: NOTE: The Bank does not collect additional fees or charges listed in item 3.1 for outgoing EUR payment orders sent to EEA member states other than Poland. The additional fee for an express payment order applies also to the TARGET payment orders.	
	a) 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
	b) express: payment orders made using electronic banking services or using an MT101 SWIFT message	0.20%, min. PLN 10, max. PLN 180
	c) express: payment orders made at a Bank outlet	0.30%, min. PLN 20, max. PLN 180
3.2	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. if the OUR cost option is applied for the payment order NOTE: 1) 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.	PLN 95
4	**Electronic confirmation of a payment order:**	
4.1	Making and activating the agreement	PLN 20
4.2	Confirmation of a payment order (payable for each confirmation)	PLN 3
5	Issuing a copy of a payment order (a SWIFT message): payable for each message	PLN 15
6	Execution of incoming MT101 messages:	
6.1	Making an agreement on the execution of MT101 messages and activating the service	PLN 200
6.2	Executing a payment transaction based on an incoming MT101 message:	
	1) Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6
	2) SORBNET transfer, or non-SEPA payment order sent in EUR to EEA member states other than Poland	PLN 30
	3) payment order other than EUR payment orders sent to EEA member states other than Poland	as specified in items 2–3 of this Chapter

	Service	Rate
1	2	3
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
8	**Cancelling an outgoing payment order that has not been sent by the Bank**	PLN 25
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	PLN 100
1.3	Changing the terms and conditions of collection	PLN 200
1.4	Sending correspondence in relation to export collection NOTE: A flat-rate fee collected in addition to the one specified in item 1.1.	PLN 50
2	**Import collection**	
2.1	Releasing documents in exchange for payment, accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay or meeting other conditions NOTE: The fee is based on the total collection value.	0.20%, min. PLN 300, max. PLN 800
2.2	Releasing documents without payment/ returning uncollected documents/ partial payment NOTE: The fee for partial payment: 1) is collected in addition to the one specified in item 2.1. 2) is not collected for the last partial payment.	PLN 100
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 NOTE: The fee is increased by the costs and charges incurred by the Bank.	PLN 250
2.5	Changing the terms and conditions of collection	PLN 200
2.6	Accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay	PLN 300
2.7	Sending correspondence in relation to import collection NOTE: A flat-rate fee collected in addition to the one specified in item 2.1.	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 NOTE: The fee is: 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); 2) dependent on the assessment of the country and the bank issuing the letter of credit	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
	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.	
	b) other changes in the terms and conditions of a letter of credit	PLN 250

	Service	Rate
1	2	3
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 NOTE: The fee is based on the amount specified in the documents.	0.25%, min. PLN 350
3.7	Assigning an export letter of credit NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	0.20%, min. PLN 300
3.8	Supervising a deferred payment	PLN 200
3.9	Transferring (assigning) the inflows from a letter of credit	PLN 200
3.10	Preparing a draft letter of credit at the customer's request or preparing opinions on a draft letter of credit submitted by the customer	PLN 500
3.11	Sending correspondence in relation to an export letter of credit NOTE: A flat-rate fee collected in addition to the one specified in item 3.1.	PLN 50
3.12	Cancelling a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100.	PLN 250
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: 1) The fee is collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any). It is based on the letter of credit amount, including the amount tolerance (if any). 2) The fee is collected upfront 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 a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected for writing down a part of the unutilised amount of the letter of credit if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100.	PLN 300
	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.	
5.4	Verifying the documents which do not comply with the terms and conditions of the letter of credit NOTE: The fee is collected from the beneficiary	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 NOTE: The fee is based on the amount specified in the 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 NOTE: The fee is collected upfront.	PLN 500
5.10	Sending correspondence in relation to an import letter of credit NOTE: A flat-rate fee collected in addition to the one specified in item 5.1.	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	Transferring a claim at the customer's request, including certifying the signatures NOTE: The fee is based on the payment demand amount.	0.25%, min. PLN 350, max. PLN 600
6.4	Confirming that the signatures put on a demand of payment under a guarantee/ document related to a guarantee issued by another bank are authentic or that they match the specimen signatures held by the Bank NOTE: If the fee specified in item 6.3 has been collected, this fee is not charged.	PLN 300
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/ aval NOTE: The fee is based on the current transaction amount for each started 3-month validity period and collected on the first day of each fee period. The first fee period starts on the day when the guarantee/ counter-guarantee/ SBLC/ aval is issued	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** * for guarantees issued in USD ** for guarantees issued in EUR
7.2	Increasing the amount of a guarantee/ counter-guarantee/ aval/ SBLC NOTE: The fee is based on the increase amount.	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** * for guarantees issued in USD ** for guarantees issued in EUR
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 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.	PLN 350 / USD 95 / EUR 85
7.4	Issuing a guarantee/counter-guarantee using a template other than the Bank's standard form 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.	PLN 300
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 NOTE: The fee is based on the claim amount.	0.5%, min. PLN 350
7.7	Handling a claim (the fee is payable if the claim has been withdrawn)	PLN 350
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, carrying out an express review of documents for an import letter of credit, etc.) (payable for each operation)	PLN 200
8.2	Accepting and processing a paper instruction to issue/ change an import letter of credit/ guarantee/ standby letter of credit (SBLC)/ counter-guarantee	PLN 350

	Service	Rate
1	2	3
8.3	Handling the assignment of rights under a guarantee	PLN 350
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	**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
2	**Fee for issuing a letter of promise** An individually determined one-off fee payable on the day when the letter of promise is provided to the customer.	min. PLN 1,000
3	**Commitment fee** The fee is collected for the loan/ tranche/ MultiLine 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. NOTE: In the case of a Multiline, the fee is charged as specified in the agreement and may be collected for the Multiline or separately for each service sanctioned as part of the Multiline.	min. 2% per year
4	**Fee for failure to ensure the declared inflows** 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.	0.25% (monthly)
5	**Management fee** 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.	0.065% (quarterly)
6	**Early repayment fee (for a partial or full repayment)** 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.	min. 3%
7	**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**	
7.1	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
7.2	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)	as specified in the annex min. PLN 200
7.3	**Preparing an approval of or promise to approve the exemption of one commercial unit/ residential unit/ real property from mortgage**	PLN 100
7.4	**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 total amount of loan-related fees and charges due to the Bank cannot exceed the amount of the fee specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at www.santander.pl in the "Kredyty" ("Loans") section.

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

	Service	Rate
1	2	3
1	**Printing out/ preparing one of 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) 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.	PLN 20
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.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	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 600
	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)** 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.	PLN 500

Chapter 12. Other fees and charges

	Service	Rate
1	2	3
1	**Transactional banking solutions (host-to-host and other solutions)**	
1.1	Implementing agreements on EBICS, Nexus, ALIEN, GTB Connect and similar solutions (one-off fee for installation)	as specified in the agreement, min. PLN 2,000 + VAT/ PLN 15,000 + VAT for groups of companies
1.2	Additional activities and tests carried out at the customer's request:	
	a) with the use of the Bank's systems, including test environments (daily rate; the fee is collected for the period from the moment the systems are made available to the customer to the moment the customer reports the end of tests)	as individually determined: min. PLN 500 + VAT, max. PLN 3,000 + VAT
	b) with the help of the Bank's employee (an expert), involving solutions covered by the agreement (rate for an hour of work)	PLN 500 + VAT
	c) with the help of the Bank's employee (an expert), involving solutions not covered by the agreement (rate for an hour of work)	PLN 500 + VAT
	d) a single modification or extension of existing functions (one-off fee for max. one modification or one new function)	as specified in the agreement, min. PLN 20,000 + VAT
1.3	Subscription fee for performing agreements on: EBICS, EBICS WEBACCESS, Nexus, ALIEN, GTB Connect, Swift Score (monthly fee)	PLN 1,000 + VAT (payable for each company that uses a given solution)

	Service	Rate
1	2	3
1.4	Fee for modifying the operation of the service within an integrated group of companies (depending on modification needs)	as specified in the agreement, min. PLN 5,000 + VAT
1.5	Fee for modifying the operation of the service (a one-off fee for the change of a single application) a one-off fee depending on modification needs	as specified in the agreement, min. PLN 1,000 + VAT
1.6	Fee for modifying the operation of the service (a flat-rate fee for modifications) a one-off fee depending on modification needs	as specified in the agreement, min. PLN 3,500 + VAT
1.7	Fee for implementing a SWIFT SCORE agreement (a one-off fee)	PLN 5,000 + VAT
1.8	Fee for implementing a Nexus agreement (a one-off fee)	EUR 2,500
2	**Cheques in domestic trade**	
2.1	Cheque confirmation, cheque collection	PLN 30
3	**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
4	**Renting a safe deposit box, safekeeping property:** NOTE: The fees apply to agreements made on or before 31 May 2023. As of 1 June 2023, the service is no longer offered.	
4.1	for a month (fee payable up front)	PLN 60
4.2	for a year (fee payable up front)	PLN 600
5	**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 400
6	**Assignment of funds** (the fee is payable for each operation)	PLN 100
7	**Sending a reminder**	PLN 50
8	**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).	
8.1	Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)	PLN 30
8.2	Executing a garnishee order/ order to secure claims	PLN 60
9	**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
10	**Additional fee for executing a paper instruction or preparing a paper document at the customer's request** 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.	PLN 50
11	**Monthly fee for holding a high balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts and residential escrow accounts for developers) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.**	
	1) if the sum of positive balances at the end of the last day of the month is higher than PLN 5,000,000 but does not exceed PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.02%
	2) if the sum of positive balances at the end of the last day of the month is higher than PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.045%

	Service	Rate
1	2	3
	NOTE: 1. The fee is calculated at the end of the last day of each month and collected by the end of the next month. 2. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated. 3. The fee will not be collected for December.	
12	**Annual fee for holding a high year-end balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts and residential escrow accounts for developers) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.** NOTE: 1. The fee is calculated each year at the end of 31 December and collected by the end of January of the next year. 2. The fee is collected if the sum of all positive balances at the end of the calendar year is higher than PLN 5,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000. 3. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.	0.3%
13	**Monthly fee for holding a high balance of funds in bank accounts (except for VAT accounts, residential escrow accounts for developers, term deposit accounts and overnight deposit accounts) in the currencies whose interest rates are currently negative**	rate
	1) for PLN accounts (the fee is collected if the total balance 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
	2) for EUR accounts (the fee is collected if the total balance 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
	3) for USD accounts (the fee is collected if the total balance 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 published by the Federal Reserve Bank of New York
	4) for GBP accounts (the fee is collected if the total balance 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 Sterling Overnight Index Average (SONIA) rates published by the central bank of England
	5) for CHF accounts (the fee is collected if the total balance 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
	6) for CZK accounts (the fee is collected if the total balance 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 overnight Prague Interbank Offered Rates (PRIBOR) published by the Czech Financial Benchmark Facility
	7) for DKK accounts (the fee is collected if the total balance 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 total balance 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
	9) for SEK accounts (the fee is collected if the total balance 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

	Service	Rate
1	2	3
	10) for JPY accounts (the fee is collected if the total balance 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 total balance 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 Norwegian Overnight Weighted Average (NOWA) rate published by the central bank of Norway
	NOTE: 1. The fee is calculated monthly on the basis of the amount by which the total average positive monthly balance of funds in all applicable bank accounts maintained for the customer in a given currency exceeds the threshold specified for that currency in the above table. 2. The fee for a given month will be collected only if the interest rate for that currency is negative at the end of the last day of the month to which a given fee applies. 3. The fee will be collected by the last business day of the next month after the month to which it applies.	
14	**Processing BLIK cheques**[1)] [1)] The service is not available for FX current accounts	as specified in the agreement
15	**Introduction of individually agreed pricing conditions at the customer's request** (a one-off fee, payable for each new request and for each renewal/ change of that request, regardless of the number of accounts/ services covered by the request)	PLN 200
16	**Other services not specified in this Schedule or particularly labour-intensive services**	as specified in the agreement min. PLN 1,000

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SECTION 1. OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A.

CHAPTER 1
GENERAL PROVISIONS

1. Santander Bank Polska S.A. ("Santander," "SAN PL" or "Bank") collects fees and charges in line with this Appendix:
   a) within the scope specified in Section 1 "Off-sale products and services of Santander Bank Polska S.A.", Chapter 2: "Business accounts", Chapter 4: "Cash turnover", Chapter 5: "Electronic banking services" (item 1), Chapter 6: "Payment cards", in Section 2 "Off-sale products and services of Santander Bank Polska S.A. and the former Kredyt Bank S.A." and in Section 2 (continued) "Off-sale products and services provided as part of the business acquired by Santander Bank Polska S.A. on 9 November 2018" of this Appendix. These fees and charges apply for all products and services of the Bank which are explicitly listed in those provisions and are collected from all customers who use those products and services;b) within the scope specified in the remaining part of this Appendix. The Bank applies these fees and charges as specified in the relevant provisions and collects them from the customers that meet both of the following conditions:
   - before 1 December 2019, they were bound by the *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers*, part I(A); and
   - on 1 December 2019, they were holding at least one settlement account maintained at a tariff listed in Chapter 2 of Section 1 of this Appendix or in Section 2 or Section 2 (continued) of this Appendix;

   provided that the charges specified in item 2 in Chapter 5 of Section 1 will apply to the customer even if they only meet the first of the above conditions. 1a. For the operations listed in this Appendix:
   1) in Chapter 7 ("Trade finance transactions") of Section 1 ("Off-sale products and services of Santander Bank Polska S.A.");
   2) in Chapter 4 ("Documentary transactions") and Chapter 5 ("Bank guarantees") of Section 2 (continued) ("Off-sale products and services provided as part of the business acquired by Santander Bank Polska S.A. on 9 November 2018")

   which are carried out by the Bank:
   - under agreements or annexes to agreements with the Bank made on 1 June 2023 or afterwards; or
   - on any other basis which might appear on 1 June 2023 or afterwards;

   the Bank will collect fees and charges under the rules and in the amounts specified in the core part of this Schedule.

2. In the case of operations denominated in foreign currencies, the amount of fees and charges is based on:
   a) the equivalent of the operation amount in PLN (in the case of fees and charges denominated in PLN);
   b) 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: 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;
   - fees/ charges related to the service of foreign currency loans, overdrafts and guarantees sanctioned/ issued by Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A. for non-cash transactions;
   - fees/ charges related to the purchase/ sale of foreign currencies at the cash desks of Santander Bank Polska S.A., which are converted at the buy/sell rate of Santander Bank Polska S.A. for cash transactions;

- fees/ charges related to the purchase of export receivables (forfaiting), which are converted at the average NBP rate applicable on the payment execution day;
- 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 a customer of Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A. for non-cash transactions.

The above exchange rates are applied accordingly to convert the amounts of operations, except for transactions made with payment cards.

3. In the case of foreign 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 FX sell rate of Santander Bank Polska S.A. for non-cash transactions.

4. Fees and charges are collected:

a) on the day of placing or executing the instruction; or

b) periodically on the last day of the calendar month in the case of the following fees and charges:

- 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 day, except for the fee for maintaining the main account in PLN for S, M, L and XL packages, which is collected by the 15th day of the next month;
- 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, except for fees for instructions placed at outlets of Santander Bank Polska S.A. to revoke a direct debit instruction before its execution or return funds paid under a direct debit, which are collected in line with 4(a) above) executed from the first to the last day of that 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;
- 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 cash deposit machines of Santander Bank Polska S.A., cash withdrawals made at the outlets of Santander Bank Polska S.A.) which are executed from the first to the last day of the calendar month;

the above provision on periodic collection of fees and charges does not apply to the fees and charges described in this Appendix as "additional" unless they have been mentioned above; or

c) for the following types of cards:

- 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);
- charge cards: annual fees: the first fee is collected on the first day of the next calendar month after 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

d) on other dates specified in this Appendix or in agreements made between the customer and Santander Bank Polska S.A.;

If the agreement under which periodic fees and/or charges are collected is terminated, all those fees and/or charges are collected on the last day of the period of that agreement.

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.

5. If the customer places an instruction to change the pricing tariff, the fees and charges referred to in 4(b) will be collected in line with the new tariff for the entire calendar month during which the tariff was changed.
6. 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 received by Santander Bank Polska S.A. specifies otherwise and the Santander Bank Polska S.A. accepts the change.
7. The amounts of collected fees and charges are rounded in line with generally accepted principles.
8. In addition to the fees and charges specified in this Appendix, the following fees and charges apply:
   a) fees and charges collected by banks acting as agents during the execution of an order;
   b) fees and charges for domestic and international telecommunications and postal services.
9. Fees and charges for banking services are not collected for:
   a) operations related to the repayment of debts towards Santander Bank Polska S.A. or its subsidiaries, regardless of the form of the debt (except for the repayment of revolving loans and overdrafts);
   b) cash deposits to accounts in KBC Securities N.V.;
   c) payments of fees and charges due to the Bank made in convertible currency coins;
   d) cash deposits made by customers of Santander Bank Polska S.A. to cover the tax on civil law transactions if the tax is payable in connection with services provided by Santander Bank Polska S.A.;
   e) cash withdrawals made in connection with closing a settlement account;
   f) transfer orders to a general account for purchases for a subfund offered by the Bank within the Santander Fundusz Inwestycyjny Otwarty fund or the Santander Prestiż Specjalistyczny Fundusz Inwestycyjny Otwarty fund (“Funds”) made in connection with the purchase of fund units (this exclusion does not apply to transfers made to the dedicated bank account number specified in the unit certificate).
10. 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.
11. A current account maintained on individually agreed terms and conditions is an account which bears a non-standard interest rate or which is subject to fees and charges collected in amounts or a manner different than specified in this Appendix (applies to the fees and charges specified in 4(b)). The first of all accounts maintained for the customer in PLN on individually agreed terms and conditions is the account whose maintenance fee is the closest to the standard fee (the account subject to the lowest discount).
12. For the purpose of this Appendix, the average account balance is calculated as the sum of all end-of-day balances in the account from the last day of the previous calendar month up to and including the penultimate day of the current calendar month (applies to the fees and charges referred to in 4(b)), divided by the relevant number of days. This rule does not apply to the S, M, L and XL packages, in whose case the average monthly account balance is calculated as the arithmetic mean for accounts and deposits or as the arithmetic mean of the absolute value of the utilised part for overdrafts and working capital loans. FX balances are converted at the average NBP rate from the last business day in a given month.
13. The fees for transfers to accounts in another bank do not apply to transfers of foreign currency funds to accounts in other Polish banks and transfers of funds to accounts in foreign banks. The fees and charges for those transactions are collected at the rates applicable to payment orders.
14. The fees and charges for transfers/ cash deposits / payment instructions / direct debits to accounts in Santander Bank Polska S.A. apply also to the transactions of those types made to the accounts in the subsidiaries or partner outlets of Santander Bank Polska S.A.
15. 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).

16. Unless this Appendix specifies otherwise, all fees and charges for services rendered at the outlets of Santander Bank Polska S.A. apply also to banking services provided to business customers at the partner outlets of Santander Bank Polska S.A.
17. The Bank reserves the right to modify this Appendix, 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:
   a) the amount of effort required to perform an operation/ service or the scope and form of performing that operation/ service;
   b) 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.
   c) changes of the level of inflation or other macroeconomic factors;
   d) 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.
18. Santander Bank Polska S.A. will not inform its customers about changes in this Schedule of fees and charges if they involve only the introduction of new types of products or services of Santander Bank Polska S.A. or if they are related to the products or services which are not the subject of the agreement between the customer and the Bank.

CHAPTER 2
BUSINESS ACCOUNTS

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
1.	**Maintaining an account (primary account; monthly fee)**	PLN 0/ PLN 25 [1) 2)]	PLN 70 [2)]	PLN 25 [3) 4)]	The fee depends on the average monthly account balance: free of charge if the balance is at least PLN 5,000 PLN 10 if the balance is lower than PLN 5,000	PLN 0 [5)]	PLN 60
	Maintaining an account (additional account; monthly fee)	PLN 25	PLN 0 [4)]				
	NOTE: [1)] The account maintenance fee is PLN 0 if at least one transfer of min. PLN 200 is made from the account to the Social Insurance Institution (ZUS) in a given calendar month. Otherwise, the account maintenance fee is PLN 25 monthly and is collected in the next month after the month during which the transfer was not made. [2)] Customers can hold only one primary account, opened before 1 December 2019, at a time . [3)] If the primary account is Konto Firmowe Godne Polecenia (Business Account Worth Recommending), its holder is exempt from the monthly maintenance fee for one additional account in EUR, USD or GBP opened before 1 December 2019 and maintained at the Biznes Pakiet Optimum (Business Package Optimum) Tariff. Each subsequent account maintained in any of the above-mentioned currencies is subject to fees applicable for the Business Package Optimum Tariff. If the primary account in PLN is closed, the Bank will start to collect fees for the FX account in line with the pricing tariff which applies to that type of accounts. [4)] If the primary account is Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium), its holder is exempt from monthly maintenance fees for all additional accounts in EUR, USD, GBP, CHF, NOK, SEK, DKK or CZK opened before 1 December 2019 and maintained at the Biznes Pakiet Optimum (Business Package Optimum) Tariff, and from the monthly maintenance fees for all additional accounts in PLN. The exemption only applies to the accounts which were exempt from the fees on 1 December 2019 If the primary account in PLN is closed, the Bank will start collecting fees for additional FX accounts in line with the Business Package Optimum Tariff and will change the tariff applied to additional PLN accounts to a tariff listed in Part 2: "Fees and charges collected for banking services provided to business and corporate customers." [5)] The offer is addressed to non-profit entities which are not public finance sector units within the meaning of Polish public finance regulations. It applies only to the legal persons or units without legal personality but with legal capacity that have been established under applicable laws, including foundations and associations, but excluding: 1. political parties; 2. foundations established by political parties.						
2.	**Transfers**						
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:						
	a) Elixir transfer to an account in Santander Bank Polska S.A.[1) 2)] or in another bank	PLN 25					
	b) SORBNET transfer to an account in another bank	PLN 40					

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
	c) EUR payment order sent to an EEA member state other than Poland: [7]						
	– SEPA payment order	PLN 25					
	– other payment orders (standard or express)	PLN 40					
	Transfers ordered using electronic banking services:						
	a) transfer to an account in Santander Bank Polska S.A.	free of charge					
	b) transfer to an account in another bank:						
	– Elixir transfer	PLN 1.30/ free of charge [3] [4] [5]	PLN 1.30/ free of charge [3] [5] [6]	PLN 1.30	PLN 1.30	free of charge	PLN 1.30
	– Express Elixir transfer [2] or BlueCash transfer [2]	PLN 10		-	PLN 10		PLN 10
	– SORBNET transfer	PLN 20		PLN 20	PLN 20		
	c) EUR payment order sent to an EEA member state other than Poland: [7]						
	– SEPA payment order	PLN 1.30/ free of charge [4] [5]	PLN 1.30/ free of charge [5] [6]	PLN 1.30		free of charge	PLN 1.30
	– other payment orders (standard or express)	PLN 20					
	d) Przelew24 transfer [2]	PLN 0.50		-	PLN 0.50		

NOTE:
[1] The fee is not collected for transfers to credit accounts and term deposit accounts.
[2] The service is not available for FX accounts.
[3] Applies to transfers to ZUS (Social Insurance Institution) and tax authorities.
[4] Applies to the first 10 transfers made from the primary account in a given calendar month.
[5] Does not apply to additional accounts in PLN.
[6] Applies to the first 100 transfers made from the primary account in a given calendar month.
[7] Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 8 ("Foreign currency transactions") of the Schedule (part 2).

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
3.	**Standing orders placed at the outlets of Santander Bank Polska S.A. or using electronic banking services**						
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge					
	2) Executing a standing order to transfer funds to an account in another bank [1)]	PLN 3		-	PLN 3		
	NOTE: [1)] The service is not available for FX accounts.						

4.	**Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.**	PLN 3		
5.	**Direct debits** [1) 2)]			
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 2	-	PLN 2
	2) 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	-	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:			
	a) by Santander Bank Polska S.A.	free of charge	-	free of charge
	b) by another bank	PLN 2	-	PLN 2
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 2	-	PLN 2
	NOTE: [1)] The service is not available for FX accounts. [2)] The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3) and 5(4) are collected from the payer (debtor).			
6.	**Cheques in domestic trade** [1)]			
	1) Confirming a cheque	PLN 15	-	PLN 15
	2) Cheque collection	PLN 20	-	PLN 20
	NOTE: [1)] The service is not available for FX accounts.			
7.	**Account statement**			
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge		
	2) Account statement in the form of a SWIFT message: [1)]			
	a) MT940 (for each message/ statement page)	PLN 10		
	b) MT941 or MT942 [2)]	PLN 200		
	NOTE: [1)] An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. [2)] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.			
	3) Paper statement (payable for each generated statement):			
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge		
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5		
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5		
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15		

	e) sent by registered mail [1)]	PLN 15	PLN 10
	NOTE: [1)] The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.		
	4) duplicate account statement	PLN 5	
	5) 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	

*** Applies to business accounts maintained on standard terms and conditions for the holders of Agro Pakiet (Agro Package).
***** Applies to business accounts maintained on individually agreed terms and conditions, including the accounts which were maintained on individually agreed terms and conditions at the Standardowa (Standard) Tariff on the day preceding 1 October 2010.

CHAPTER 3
TERM DEPOSIT ACCOUNTS

Item	Service	Rate
1.	2.	3.
1.	**Maintaining a term deposit account**	free of charge
2.	**Cash deposit to a term deposit account**	free of charge
3.	**Transfer of funds from a term deposit account to an account in another bank** (applies to a 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)	PLN 7
4.	**Transfer of funds from a term deposit account closed before the expiry of its contractual period to an account in another bank**	PLN 7
5.	**Term deposit account statement**	free of charge
6.	**Duplicate account statement**	PLN 5

CHAPTER 4
CASH TURNOVER

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.
1.							
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account[1)] and acts in their own name	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	0.65%, min. PLN 20	
	[1)] The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts; b) accounts listed in Chapter 3 and securities accounts.						
	2. Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge					
	3. Sealed cash deposit: NOTE: Fees for sealed cash deposits listed in (a), (b) and (c) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.						
	a) made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5% (min. PLN 10) + VAT			0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT	0.5% (min. PLN 10) + VAT
	b) made to a night safe of Santander Bank Polska S.A. or to an online night safe	0.4% (min. PLN 10) + VAT			free of charge	0.2% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT
	c) made at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT			free of charge	0.15% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT
	d) made at the post office	as specified in the agreement					
	e) cash-in-transit services	as specified in the agreement					
2.	**Additional fees and charges for cash deposits:**						
	1. Deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	-		60%	-		60%
	2. Deposit of more than 50 pieces of PLN coins (the fee is based on the sum deposited in coins)	5%, min. PLN 10				5%, min. PLN 10	5%, min. PLN 10
	NOTE: The fees listed in item 2(1) and item 2(2) are increased by VAT if they are collected for sealed deposits.						
	3. Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT					

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****
	4. Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT					
3.	**Cash withdrawal**						
	1. Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.65%, min. PLN 20 [1)]					
	NOTE: [1)] If the fee is collected for sealed withdrawals, its amount is increased by VAT.						
	2. Cash withdrawal made at an ATM using a BLIK code						
	a) at ATMs of Santander Bank Polska S.A.	free of charge					
	b) at ATMs of entities other than Santander Bank Polska S.A.	free of charge					
	3. Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is based on the amount that was not withdrawn)	0.3%, min. PLN 100					
	4. Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement					

CHAPTER 5
ELECTRONIC BANKING SERVICES

Item	Service	Rate
1.	2.	3.
1.	**Mini Firma; Moja Firma plus**	
	1) Access to electronic banking services:	
	a) Mini Firma services	free of charge
	b) Moja Firma plus services (for each started month)	PLN 55
	2) Use of the Mini Firma service	
	a) for the first user of the Mini Firma service	free of charge
	b) for each subsequent user of the Mini Firma service (for each started month of using the service)	PLN 5
	3) Issuing a token (one-off fee)	PLN 70
	4) Sending an smsCode at the customer's request	PLN 0.20

Item	Service	Rate
	NOTE: 1. The first five smsCodes sent in a given month are free of charge. 2. The fees referred to in items 1(1), 1(2) and 1(4) are collected on the 5th day of the next calendar month after the month to which they apply.	
	5) Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package)	
	a) use of the package (payable for each started month)	PLN 10
	b) sending an alert in the form of a text message (payable for each message)	PLN 0.30
	NOTE: 1) The fee for Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package) covers 20 alerts in the form of text messages and an unlimited number of alerts in the form of emails. The fee specified in item 1(5)(b) is collected for each additional alert sent after reaching the number of alerts available as part of the package fee. 2) The fees referred to in item 1(5) are collected on the fifth day of the next calendar month after the month to which they apply.	
2.	**iBiznes24, new iBiznes24**	
	1) Subscription fee for access to and use of the service (payable monthly for the previous calendar month):	
	a) SME extended profile, new iBiznes24 SME profile	PLN 200
	2) Authorisation tools:	
	a) issuing a token (one-off fee)	PLN 70
	b) sending an smsCode at the customer's request	PLN 0.20
	3) Maintenance visit for the iBiznes24/ new iBiznes24 service at the customer's request	PLN 300
	NOTE: The fees and charges referred to in items 2(1)–2(3) are collected by Santander Bank Polska S.A. by the fifth day of the next calendar month after the month to which they apply.	
	4) Training session:	
	a) the first session after activating the service	free of charge
	b) each subsequent training session	PLN 500
	5) Alerty24 (Alerts24) packages/ notification packages	
	a) use of the package (monthly fee payable for each started month)	
	– Standard package	PLN 0.25
	– Mini package: 30 text messages and unlimited number of emails	PLN 5
	– Midi package: 60 text messages and unlimited number of emails	PLN 10
	– Maxi package: 150 text messages and unlimited number of emails	PLN 30
	– Large package: 250 text messages and unlimited number of emails	PLN 50
	– Bezpieczeństwo (Security) package	free of charge
	b) Sending an additional alert/ notification in a text message (payable for each message)	PLN 0.25

NOTE: The fees for executing instructions, requests and transactions made using electronic banking services are specified in other chapters of this Appendix.

CHAPTER 6
PAYMENT CARDS

Item	Service	Visa Business Debit	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	**Card fee**:								
	1) for a card issued to an account maintained in PLN at a tariff other than the one listed in item 1(2)	PLN 7**/ free of charge		PLN 250*	PLN 130*	PLN 130*	PLN 300*	PLN 300*	EUR 25*
	2) for a card issued to an account maintained at the Non Profit Tariff:	free of charge	PLN 7**/ free of charge	PLN 250*	PLN 130*	PLN 130*	PLN 300*	PLN 300*	-
	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 400.								
2.	**Arrangement fee calculated based on the amount of the sanctioned authorisation limit** (one-off)	-				1%			-
	NOTE: The arrangement fee does not apply to renewed cards. If agreements on multiple charge cards are concluded, the fee is based on the sum of all sanctioned limits.								
3.	**Express production of a new card** (within 5 business day of signing the payment card agreement by the customer)	PLN 30			PLN 50			free of charge	EUR 15
4.	**Cash withdrawal made with a card**								
	1) at ATMs of Santander Bank Polska S.A.	free of charge			3%, min. PLN 5				3%, min. EUR 1.50
	2) at ATMs of banks other than Santander Bank Polska S.A. in Poland, at the outlets and partner outlets of Santander Bank Polska S.A. and at the terminals of other institutions in Poland	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 [2)] / 3.5%, min. PLN 5*** [1)]	1.5%, min. PLN 10	3.5%, min. PLN 5				3.5%, min. EUR 1.50

Item	Service	Visa Business Debit	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
	3) in EUR at ATMs and terminals of other institutions in EEA member states	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 [2)] / 3.5%, min. PLN 5*** [1)]	1.5%, min. PLN 10	3.5%, min. PLN 5				3.5%, min. EUR 1.50
	4) at ATMs and terminals of other institutions outside of Poland except for those listed in item 4(3)	4%, min. 10%		1.5%, min. PLN 10	4%, min. 10%				4%, min. EUR 3
	5) as part of the cash back service	free of charge		-					
	NOTE: * Applies to cards issued to the accounts maintained at the Biznes Pakiet MAXI (Business Package MAXI) Tariff and cards issued on or after 2 May 2014 at the dla Agrobiznesu (Agribusiness) Tariff. ** Applies to cards issued to accounts maintained at the Biznes Pakiet OPTI (Business Package OPTI) tariff. *** Applies to cards issued to the accounts maintained at the Biznes Pakiet MINI (Business Package MINI) Tariff, Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff or Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) Tariff.								
5.	**Fee for quasi-cash transactions**	4%, min. 10%							4%, min. EUR 3
6.	**Effecting a non-cash transaction**	free of charge				1.2%			free of charge
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%		1.8%	free of charge				
8.	**Generating a list of transactions**								
	1) for a company (aggregate list)	PLN 5			free of charge				
	2) for a card user	PLN 7				free of charge			EUR 1.35
9.	**Checking the balance of available funds at ATMs**	PLN 5				free of charge			EUR 1
10.	**Changing the PIN at the ATMs of Santander Bank Polska S.A.**	PLN 8.50							EUR 2
11.	**Generating a new PIN for a card at the request of the user**	PLN 10							EUR 2.50

Item	Service	Visa Business Debit	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
12.	**Renewal of a card issued** to an account maintained at the Non Profit Tariff	PLN 15	-						

[1)] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the *Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
[2)] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the *Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*

NOTE: The Bank may refuse to issue or renew an off-sale card, or replace it with a card it currently offers. If the account's pricing tariff changes, the Bank may refuse to issue or renew a card which is not available for the new account tariff.

CHAPTER 7
TRADE FINANCE TRANSACTIONS

Item	Service	Rate
1.	2.	3.
1.	**Export collection**	
	1) Sending documents or bills of exchange/ promissory notes for export collection	0.2%, min. PLN 150, max. PLN 500
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Changing the terms and conditions of collection	PLN 100
2.	**Import collection**	
	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 (specified by the foreign bank) NOTE: The fee is based on the total collection value.	0.2%, min. PLN 200, max. PLN 800
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	4) Protesting a bill of exchange NOTE: The fee is increased by the costs and charges incurred by the Bank.	PLN 250
	5) Changing the terms and conditions of collection	PLN 100
	6) Partial payment for import collection (without releasing the documents/ bills of exchange/ promissory notes)	PLN 100
3.	**Export letter of credit**	
	1) Notifying of an export letter of credit	PLN 300
	2) Confirming an export letter of credit	as decided by the Bank
	NOTE: The fees are: a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any), b) based on the amount of the letter of credit, including the amount tolerance (if any).	
	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 – for a confirmed export 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 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 collected based on the increase amount. b) other changes to a letter of credit, including the cancellation of a letter of credit or writing down the unutilised balance of the letter of credit	0.2%, min. PLN 250 as decided by the Bank PLN 200
	4) Verifying the documents at the customer's request (for an unconfirmed letter of credit)	PLN 300
	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 verified document)	PLN 30
	6) Payment under a letter of credit (collected based on the amount specified in documents)	0.25%, min. PLN 250
	7) Assigning an export letter of credit NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	0.2%, min. PLN 250

Item	Service	Rate
	8) Supervising a deferred payment	PLN 200
	9) Transferring the inflows from a letter of credit	PLN 100
4.	**Forfaiting (purchase of export receivables)**	as specified in the agreement + VAT
5.	**Import letter of credit**	
	1) Issuing an import letter of credit NOTE: The fees are: a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any), b) based on the amount of the letter of credit, including the amount tolerance (if any), c) collected in advance for the entire validity period of the letter of credit, including the payment deferral period (if any).	0.35%, min. PLN 250
	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 collected based on the increase amount.	0.35%, min. PLN 250
	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 200
	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 and depends on the currency applied in the presented documents)	PLN 300/ USD 80/ EUR 70
	5) Supervising a deferred payment	PLN 200
	6) Payment under a letter of credit (the fee is based on the amount specified in documents)	0.2%, min. PLN 250
	7) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	8) Preparing a draft letter of credit at the customer's request	PLN 200
6.	**Guarantee received by the Bank/ stand-by letter of credit (SBLC) received by the Bank**	
	1) Notifying and/or registering a guarantee received by the Bank/ SBLC or a change to a guarantee received by the Bank/ SBLC	PLN 300
	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
	3) Verifying the claim and/or documents	PLN 300
	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
	5) Payment under a guarantee (the fee is calculated based on the payment demand amount)	0.25%, min. PLN 200, max. PLN 600
	6) Preparing a draft letter of credit at the customer's request	PLN 200
7.	**Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank/ aval**	
	1) Arrangement fee for sanctioning a guarantee limit/ a guarantee/ a counter-guarantee/ a SBLC/ an aval NOTE: 1) The arrangement fee is calculated based on the requested amount of the bank service. 2) The arrangement fee is a one-off fee payable on the day of concluding the agreement. 3) In the case of a guarantee limit, the arrangement fee can be collected once and be based on the sanctioned limit amount, collected for each guarantee on the day when it is issued, or collected both for the sanctioned limit amount and for each issued guarantee.	min. 1%, not less than PLN 500*

Item	Service	Rate
	2) Fee for issuing a guarantee, counter-guarantee, SBLC or aval (for each started 3-month validity period of the Bank's obligation) NOTE: The fee is based on the transaction amount and collected on the first day of each fee period.	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)
	3) Increasing the amount of a guarantee/ counter-guarantee/ aval/ SBLC 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 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.	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)
	4) Other changes to the terms and conditions of a guarantee/ SBLC, including extension of the validity period if it does not go beyond the period for which the fee has already been collected NOTE: If the changes described in items 7(3) and 7(4) are made at the same time, only the higher of fees is collected.	PLN 200*
	5) Preparing a guarantee form: – if the instruction to issue a guarantee has been cancelled, or – if the customer has not collected the guarantee within 10 business days, or – if the guarantee has been cancelled before it becomes effective.	PLN 200*
	6) Payment under a guarantee/ counter-guarantee/ aval/ SBLC (the fee is based on the claim amount)	0.5%, min. PLN 200*
	7) Handling the assignment of rights under a guarantee	PLN 200
	8) Issuing a guarantee/ counter-guarantee using a different template than the standard one used by the Bank 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(2).	PLN 300*
8.	**Additional fees and charges**	
	1) Preparing a certificate, report or list or performing another operation related to transactions from Chapter 9 by Santander Bank Polska S.A. at the customer's request	PLN 200 or as specified in the agreement

*or the equivalent of this amount in another currency

CHAPTER 8
LOANS, OVERDRAFTS AND CREDIT SERVICES

Item	Service	Rate
1.	2.	3.
1.	**Processing an application for a loan/ overdraft/ credit service**	free of charge
2.	**Arrangement fee** (for sanctioning a loan/ overdraft/ credit service or renewing it for another period):	min. 3.5%
	NOTE: 1) The arrangement fee is calculated based on the sanctioned amount of the loan/ overdraft/ credit service. 2) The arrangement fee is a one-off fee payable on the day of concluding the loan/ overdraft/ credit service agreement. 3) In the case of a loan sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A., the fee is calculated based on the entire agreement period.	
3.	**Fee for automatic lending period extension** (payable on the day when the lending period is automatically extended)	2.5%
	NOTE: Automatic lending period extension is the extension of the overdraft repayment period by one year on the same terms and conditions and without the need to make a written annex to the agreement.	
4.	**Commitment fee** (*per annum*)	min. 2.5%
	NOTE: 1) The commitment fee is collected based on the difference between the amount made available and the amount utilised. The fee *per annum* is equal to the daily commitment fee multiplied by the number of days in the financial year specified in the credit facility agreement. The daily fee and the fee *per annum* are rounded to 4 decimal places. 2) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	
5.	**Early repayment fee**	min. 5%
	NOTE: The early repayment fee does not apply to PLN overdrafts, FX overdrafts and revolving loans. It is based on the amount repaid before the date specified in the repayment schedule.	
6.	**Changing the terms and conditions of a loan/ overdraft/ credit service agreement**	
	1) increasing the amount of a loan/ overdraft/ credit service, extending the loan/ overdraft/ credit service agreement period, or extending the repayment period for a loan/ credit service/ loan instalment	min. 1.5%, not less than PLN 200*
	2) other changes (e.g. extending the loan/ overdraft/ tranche availability period, modifying the security cover)	min. PLN 500*
	NOTE: 1) The fee is payable once and based on the amount subject to the annex/ increase amount/ extension amount. 2) If multiple terms and conditions of the agreement are changed at the same time, only the highest of fees is collected. 3) The fee is not collected: a) if the change of the terms and conditions of the agreement is required to adapt them to generally applicable laws (external regulations) b) if the change of the agreement consists in increasing the mortgage amount as a result of using that mortgage to secure another credit facility.	
7.	**Processing an application for a letter of promise for a loan/ overdraft/ credit service and issuing the letter of promise** (the fee is based on the promised amount; if the loan/ overdraft/ credit service is sanctioned, the arrangement fee is reduced by the amount of this fee)	min. 0.25%, not less than PLN 1,000
8.	**Fee for failure to ensure the declared inflows**	0.25%
	NOTE: 1) The fee is collected monthly based on the disbursed loan amount, taking into account the repayments made as at the last day of the month preceding the verification of the monthly inflows. It applies to investment loans, working capital loans, Biznes Ekspres (Business Express) loans, Biznes Ekspres EBI (Business Express EIB) loans, Biznes Ekspres dla profesjonalistów (Business Express for professionals) loans, Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) loans, and Biznes Ekspres Hipoteka (Business Express Mortgage) loans. 2) The fee is collected monthly based on the amount of the credit limit as at the last day of the month preceding the verification of the monthly inflows. It applies to overdrafts.	
9.	**Management fee** NOTE: 1)The fee is calculated quarterly based on the utilised credit facility amount as at the last day of the calendar quarter. 2) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	0.065%

Item	Service	Rate
10.	**Fee for failure to provide an insurance policy for the loan/ overdraft security cover** NOTE: 1) The fee is collected in the month during which the Bank identified the lack of the insurance policy. 2)The fee is collected for each started month after the expiry of the term specified in the agreement to assign rights under the insurance policy.	PLN 20
11.	**Preparing a repayment capacity certificate:**	
	1) for a customer with credit exposure not higher than PLN 1m	PLN 200
	2) for a customer with credit exposure of more than PLN 1m	PLN 400
12.	**Preparing a written justification of repayment capacity assessment:**	
	1) for a credit facility whose amount is not higher than PLN 1m	PLN 150
	2) for a credit facility whose amount is higher than PLN 1m	PLN 300
13.	**Preparing:**	
	1) a promise to approve the exemption from mortgage for:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 500
	2) an approval of exemption from mortgage for:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 1,000
14.	**Debt restructuring**: fee for preparing annexes / agreements / debt take-over agreements / debt accession agreements / memoranda of understanding/ settlements related to the restructuring of debt arising from the utilisation of a loan/ overdraft/ credit service	1%–5%, min. PLN 200

* or the equivalent of this amount in another currency
NOTE:
1) This Chapter applies to working capital and investment loans, including but not limited to: PLN overdrafts, FX overdrafts, working capital loans, Biznes Ekspres (Business Express), Biznes Ekspres EBI (Business Express EIB) Biznes Ekspres dla profesjonalistów (Business Express for professionals), Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) and Biznes Ekspres Hipoteka (Business Express Mortgage) loans, Agro Produkcja (Agro Production), Agro Pomostowy (Agro Bridging), Agro Inwestycja (Agro Investment), Agro Budowa, (Agro Construction) and Agro Grunt (Agro Land) loans.
2) In the case of loans sanctioned in cooperation with the Agency for Restructuring and Modernisation of Agriculture (ARiMR), the total amount of loan-related fees and charges due to the Bank cannot exceed the amount of the fee specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at www.santander.pl in the “Kredyty” (“Loans”) section.

CHAPTER 9
OTHER FEES AND CHARGES

Item	Service	Rate
1.	2.	3.
1.	**Preparing a confirmation of executing one transaction at the customer's request**	PLN 20
	NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	
2.	**Account history** (fee for each month started)	PLN 20
3.	**Preparing information, a certificate (excluding the certificates specified in Chapter 8: "Loans, overdrafts and credit services"), an opinion about the customer (excluding the opinion for an auditor specified in item 4 of this Chapter), a copy, a photocopy or another document (including the documents that disclose banking secrecy) that refers to one customer:**	
	1) at the request of the customer or another authorised party, excluding the requests specified in items 3(2) and 3(3)	PLN 50
	2) at the request of a court enforcement officer made using the OGNIVO application	as specified in the agreement between Santander Bank Polska S.A. and KIR
	3) at the request of another bank	PLN 30
	NOTE: 1) The fee is paid by the ordering party. 2) The fee is not collected from the persons, bodies and institutions that are exempt from it under applicable laws. 3) The fee specified in items 3(1) and 3(3) is collected on the day when the instruction to prepare a document is accepted. The fee specified in item 3(2) is collected in line with the agreement between Santander Bank Polska S.A. and the KIR clearing house.	
4.	**Preparing an opinion for the customer's auditor**	PLN 150
5.	**Renting a safe deposit box, safekeeping property** (fee collected upfront): NOTE: The fees apply to agreements made on or before 31 May 2023. As of 1 June 2023, the service is no longer offered.	
	1) for one month	PLN 60
	2) for one year	PLN 600
6.	**Blocking funds in a bank account** (for all operations):	
	1) in order to secure agreements between the account holder and Santander Bank Polska S.A.	PLN 20
	2) for another purpose	PLN 50
7.	**Assignment of funds** (for each single operation)	PLN 30
8.	**Sending a reminder**	PLN 20
9.	**Handling a garnishee order/ order to secure claims against a bank account**	
	1) Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)	PLN 30
	2) Executing a garnishee order/ order to secure claims	PLN 60
	NOTE: The fee for executing a garnishee order/ order to secure claims is collected for each enforced amount, excluding amounts lower than PLN 30, transferred at the order 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 an outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).	

Item	Service	Rate
10.	**Providing access to receivables arising from unsettled guaranteed sales of securities through Santander Brokerage Poland** (the fee is based on the amount of receivables made available)	0.2%
11.	**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
12.	**Non-standard services related to cash deposits, transfers and standing orders made to an account maintained by Santander Bank Polska S.A. or another Polish bank: 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
13.	**Electronic Debtors Identification (EIN)**	
	1) Activating the service	PLN 150
	2) Crediting the auxiliary account with the amount of transaction resulting from the EIN service	as specified in the agreement
	3) Preparing an annex to the agreement	PLN 25
	4) Generating a report for a period beyond the previous month (the fee is collected for each daily report)	PLN 5
14.	**Other services not specified in this Schedule or particularly labour-intensive services**	as specified in the agreement
15.	**Sending documents by courier at the customer's request**	PLN 30
16.	**Summary information about bank accounts provided using the Central Information database**	PLN 30
17.	**Purchase/ sale of convertible currencies**	0.3%
	NOTE: 1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed. 2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units. 3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).	
18.	**Monthly fee for holding a high balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.**	
	1) if the sum of positive balances at the end of the last day of the month is higher than PLN 5,000,000 but does not exceed PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.02%
	2) if the sum of positive balances at the end of the last day of the month is higher than PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.045%
	NOTE: 1. The fee is calculated at the end of the last day of each month and collected by the end of the next month. 2. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated. 3. The fee will not be collected for December.	

Item	Service	Rate
19.	**Annual fee for holding a high year-end balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.** NOTE: 1. The fee is calculated each year at the end of 31 December and collected by the end of January of the next year. 2. The fee is collected if the sum of all positive balances at the end of the calendar year is higher than PLN 5,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000. 3. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.	0.3%
20.	**Monthly fee for holding a high balance of funds in bank accounts (except for VAT accounts, term deposit accounts, overnight deposit accounts, custody accounts and escrow accounts) in the currencies whose interest rates are currently negative**	Rate
	1) for PLN accounts (the fee is collected if the total balance 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
	2) for EUR accounts (the fee is collected if the total balance 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
	3) for USD accounts (the fee is collected if the total balance 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 Financing Rates (SOFR) published by the Federal Reserve Bank of New York
	4) for GBP accounts (the fee is collected if the total balance 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 Sterling Overnight Index Average (SONIA) rates published by the central bank of England
	5) for CHF accounts (the fee is collected if the total balance 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

Item	Service	Rate
	6) for CZK accounts (the fee is collected if the total balance 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 overnight Prague Interbank Offered Rate (PRIBOR) published by the Czech Financial Benchmark Facility
	7) for DKK accounts (the fee is collected if the total balance 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 total balance 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
	9) for SEK accounts (the fee is collected if the total balance 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 total balance 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 total balance 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 Norwegian Overnight Weighted Average (NOWA) rates published by the central bank of Norway
	NOTE: 1. The fee is calculated monthly on the basis of the amount by which the total average positive monthly balance of funds in all applicable bank accounts maintained for the customer in a given currency exceeds the threshold specified for that currency in the above table. 2. The fee for a given month will be collected only if the interest rate for that currency is negative at the end of the last day of the month to which a given fee applies. 3. The fee will be collected by the last business day of the next month after the month to which it applies.	

SECTION 2 OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A. (CONTINUED) AND THE FORMER KREDYT BANK S.A.

All fees and charges not specified in Section 2 are collected in line with other chapters of this Appendix.

1. BUSINESS ACCOUNTS

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.	9.

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
1.	**Maintaining an account** (monthly)	PLN 120	PLN 120 [1]	PLN 120 [2]	PLN 120	PLN 120	PLN 120	PLN 120
	Maintaining an auxiliary account in PLN and an FX current account (monthly)	PLN 15	-	free of charge	-	-	free of charge	PLN 15

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	NOTE: [1] The holders of a business account maintained at the Biznes Pakiet OPTI (Business Package OPTI) Tariff are exempt from the fee for maintaining the following additional business accounts available as part of Business Package OPTI and opened before 1 December 2019: – 1 account maintained in EUR at the Biznes Pakiet Optimum (Business Package Optimum) Tariff and – 1 account maintained in PLN at the Business Package OPTI Tariff. [2] The holders of a business account maintained as part of the Biznes Pakiet MAXI (Business Package MAXI) Tariff, Srebrna Elektroniczna (Silver Electronic) Tariff, Srebrna Gotówkowa (Silver Cash) Tariff, Biznes Pakiet Maximum (Business Package Maximum) Tariff, PLUS package, KOMFORT (COMFORT) package, EKSTRABIZNES (EXTRABUSINESS) Account [b] or Pozostali Klienci (Other Customers) Tariff are exempt from the fee for maintaining the following additional business accounts (if they were opened before 1 December 2019) on the following conditions: – 1 account maintained in EUR, USD, GBP or CHF at the Biznes Pakiet Optimum (Business Package Optimum) Tariff or – 50 accounts maintained in PLN at the Business Package MAXI Tariff.							
2.	**Transfers**							
	1) Transfer to an account in Santander Bank Polska S.A.[1), 2)], transfer to an account in another bank or EUR payment order sent to an EEA member state other than Poland[3)] (ordered at an outlet of Santander Bank Polska S.A.)	PLN 100						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff (ii); Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff (ii); Srebrna Gotówkowa (Silver Cash) Tariff (ii); Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	2) Transfers ordered using electronic banking services							
	a) to the customer's own account in Santander Bank Polska S.A.	free of charge						
	b) to a third-party account in Santander Bank Polska S.A.	PLN 3.50						
	c) Elixir transfer	PLN 3.50						
	d) Express Elixir2) or BlueCash2) transfer	PLN 10						
	e) SORBNET transfer	PLN 30						
	f) EUR payment order sent to an EEA member state other than Poland3):							

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff (ii); Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff (ii); Srebrna Gotówkowa (Silver Cash) Tariff (ii); Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	– SEPA payment order	PLN 3.50						
	– other payment orders	PLN 30						
	g) Przelew24 transfer2)	PLN 0.50						
	NOTE: 1) The fee is not collected for transfers to credit accounts and term deposit accounts. 2) The service is not available for FX accounts. 3) Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 8 ("Foreign currency transactions") of the Schedule (part 2).							
3.	**Standing orders placed at the outlets of Santander Bank Polska S.A. or via electronic banking services**							
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.1)	free of charge						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff (ii); Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff (ii); Srebrna Gotówkowa (Silver Cash) Tariff (ii); Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	2) Executing a standing order to transfer funds to an account in another bank 1)	PLN 3.50						
	NOTE: 1) The service is not available for FX accounts.							
4.	**Direct debits** 1) 2)							
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 3.50						
	2) 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 3.50						
	3) Executing a direct debit from the payer's account to the payee's account maintained:							
	a) by Santander Bank Polska S.A.	free of charge					free of charge	

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	b) by another bank	PLN 3.50					PLN 3.50	
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 2						
	5) Withdrawing consent to a direct debit	PLN 5						
	NOTE: [1] The service is not available for FX accounts. [2] The fees specified in items 4(1) and 4(2) are collected from the payee (creditor), while the fees specified in items 4(3), 4(4) and 4(5) are collected from the payer (debtor).							
5.	**Cash deposit**							
	1) Cash deposits:							
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	1%, min. PLN 50						
	b) sealed cash deposit:							

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff (ii); Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff (ii); Srebrna Gotówkowa (Silver Cash) Tariff (ii); Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	– made at the cash desk of an outlet of Santander Bank Polska S.A.	1% (min. PLN 50) + VAT						
	– made to the night safe	1% (min. PLN 50) + VAT						
	– made to an online night safe	0.3% (min. PLN 10) + VAT						
	– made at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT						
	NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.							
	2) Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	0.2%, min. PLN 5						
	3) Sealed cash deposit made at the post office	as specified in the agreement						
	4) Cash-in-transit services for a sealed cash deposit	as specified in the agreement						
	Additional fees and charges							

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
6.	a) deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	-		60%	-	60%		
	b) deposit of more than 50 pieces of PLN coins (the fee is based on the sum deposited in coins)	5%, min. PLN 10						
	NOTE: The fees listed in item 6(a) and item 6(b) are increased by VAT if they are collected for sealed deposits.							
	c) issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT						
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT						
	e) issuing a report on cash differences in a sealed cash deposit NOTE: The fee is collected after the deposit has been settled.	PLN 30 + VAT						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
7.	**Cash withdrawal at an outlet of Santander Bank Polska S.A.**	1%, min. PLN 50						
	NOTE: 1) Fees and charges for cash withdrawal with the use of payment cards are listed in Chapter 6 (“Payment cards”) of Section 1. 2) If the fee is collected for sealed withdrawals, its amount is increased by VAT.							
8.	**Failure to collect the amount of a withdrawal notified in advance at the agreed date** (the fee is based on the amount that was not withdrawn)	0.3%, min. PLN 100						
9.	**Cash-in-transit services for a sealed cash withdrawal**	as specified in the agreement						
10.	**Cheques in domestic trade** [1]							
	1) Confirming a cheque	PLN 15						
	2) Cheque collection	PLN 20						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff (ii); Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff (ii); Srebrna Gotówkowa (Silver Cash) Tariff (ii); Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	NOTE: 1) The service is not available for FX accounts.							
11.	**Account statement**							
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge						
	2) Account statement in the form of a SWIFT message: 1)							
	a) MT940 (for each message/ statement page)	PLN 10						
	b) MT941 or MT942 2)	PLN 200						
	NOTE: 1) An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month.							

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	[2] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.							
	3) Paper statement (payable for each generated statement):							
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge						
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 5						
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 5						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Niebieska (Blue) Tariff [ii]; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Srebrna Elektroniczna (Silver Electronic) Tariff [ii]; Srebrna Gotówkowa (Silver Cash) Tariff [ii]; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; PLUS package; KOMFORT (COMFORT) package; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 15						
	e) sent by registered mail [1]	PLN 15						
	NOTE: [1] The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.							
	4) duplicate account statement	PLN 5						
	5) 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						

(i) Applies to the current accounts maintained at this pricing tariff on standard terms and conditions before 1 March 2009.
(ii) Applies to the current accounts maintained at this pricing tariff before 16 September 2006.
(iii) Applies to the current accounts maintained at this pricing tariff before 15 March 2010. The Biznes Pakiet Minimum (Business Package Minimum) Tariff applies to the accounts whose holders are sole proprietors, i.e. self-employed natural persons.

a) Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the *Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
b) Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the *Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
c) Applies to the accounts which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item.

NOTE:
Fees and charges for:
– EKSTRABIZNES MIESZKAJ (EXTRABUSINESS LIVE), EKSTRABIZNES LEX (EXTRABUSINESS LEX), EKSTRABIZNES MEDYK (EXTRABUSINESS MEDICAL) and EKSTRAPASTORES (EXTRAPASTORES) current and auxiliary accounts are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account a) or EKSTRABIZNES (EXTRABUSINESS) Account b) (as applicable);
– current and auxiliary accounts for state budgetary units are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account b) or Biznes Pakiet MAXI (Business Package MAXI), as applicable;
– current and auxiliary accounts for commercial and financial entities are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account a) or Biznes Pakiet MAXI (Business Package MAXI), as applicable;
regardless of the former name of their package or pricing item.

2. INSURANCE

General provisions:
1) If the customer fails to ensure that the balance of funds in the bank account designated for the collection of insurance fees is sufficient to cover the insurance fees specified in this Appendix, the insurance cover will be terminated or will not start (as set out in the relevant Insurance Terms and Conditions).
2) Detailed information about the insurance cover and definitions of the Share and Debt Balance are available in the applicable Insurance Terms and Conditions.

Item	Service	Rate
1.	2.	3.
1.	**Payment card insurance:**	
	1) Pewne Pieniądze (Safe Money) financial insurance package: monthly fee for Visa Business Debit or MasterCard Business Debit card insurance	PLN 3
	NOTE: If the card user takes out the insurance when signing an agreement for a new card, the fee is not collected during the first two months of the insurance period.	
2.	**Biznes Gwarant (Business Guarantor) insurance** (offered until 27 March 2015). Insurance fee:	
	1) Biznes Ekspres (Business Express) loans, Biznes Ekspres Hipoteka (Business Express Mortgage) loans, working capital loans, investment loans excluding Biznes Hipoteka (Business Mortgage) loans:	
	a) with a lending period of up to 36 months (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases 1) and Insurance Premium Indicators 2)
	a) with a lending period higher than 36 months:	

Item	Service	Rate
	– the first fee collected once for the period from making the loan available to the end of the 36th month of the loan agreement period	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases [1] and Insurance Premium Indicators [2]
	– subsequent annual fees collected during the period from the first day after the end of the 36th month of the loan agreement period to the end of the loan agreement period	Annual fee = sum of products of Insurance Premium Bases [1] and Insurance Premium Indicators [2]
	2) Overdrafts (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases [3] and Insurance Premium Indicators [4]
	[1] Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the sum of the Debt Balance and unutilised loan amount in line with the loan agreement as at the day of calculating the Business Guarantor insurance fee, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	Principal instalment payable on the day when the Business Guarantor insurance fee is calculated as specified in the original repayment schedule
	[2] Insurance Premium Indicator:	
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	3.89%
	– hospitalisation	10.01%
	[3] Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	The amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	[4] Insurance Premium Indicator:	
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	0.144%
	– hospitalisation	0.369%
3.	**Insurance covering a property or a property under construction** (offered until 27 March 2015). An annual fee equal to the sum insured multiplied by the relevant rate specified below:	
	1) insurance covering a property	0.08%
	2) insurance covering a property under construction	0.2%
	3) Movable asset insurance, private-life third-party liability insurance and Home Assistance insurance (available in three options depending on the sum insured)	

Item	Service	Rate
	a) option I	PLN 120
	b) option II	PLN 250
	c) option III	PLN 380

3. LOANS, OVERDRAFTS AND CREDIT SERVICES

Applies to the off-sale loans, overdrafts and credit services provided by the former Kredyt Bank S.A. based on applications submitted by 8 September 2013.

Item	Service	Rate
1.	2.	3.
1.	**Fee for extending a renewable credit limit agreement** (based on the sanctioned limit amount, payable each time the agreement is extended and collected on the extension day) (applies to the Szybki kredyt (Quick Credit) and Szybki kredyt dla branż (Quick Credit for Sectors) renewable credit limits and overdrafts in Ekstrabiznes (Extrabusiness) accounts)	1.5%
2.	**Commitment fee**	
	1) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan, Wspólnota Mieszkaniowa (Housing Community) loan (if sanctioned to a customer keeping simplified accounts) as well as non-renewable working capital loan and Biznes Ekspres (Business Express) loan	min. 1%
	2) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan (if sanctioned to a customer keeping full accounts)	min. 0.5%
	NOTE: The availability fee is calculated once and based on the loan amount that was made available but was not utilised. It is payable on the next day after the expiry of the loan availability period.	
3.	**Commitment fee** NOTE: The commitment fee for an FX overdraft or overdraft denominated in a foreign currency is calculated by Santander Bank Polska S.A. in the currency in which the overdraft was sanctioned.	
	1) For Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account and overdraft for SME customers (if sanctioned to an SME customer keeping simplified accounts). The fee is calculated and collected once a month based on the unutilised overdraft amount if the average monthly utilisation of the overdraft is lower than 50% of the sanctioned amount.	min. 0.5%
	2) For Szybki kredyt (Quick Credit) working capital overdraft, overdraft for SME customers and working capital overdraft for SME customers (if sanctioned to an SME customer keeping full accounts). The fee is calculated daily based on the unutilised overdraft amount and collected once a month.	min. 1.5%

Item	Service	Rate
	NOTE: The fee which is calculated daily based on the unutilised overdraft amount becomes due and payable on the last day of the calendar month. – The fee for overdraft agreements with all SME customers who use simplified accounting and for overdraft agreements signed before 1 July 2012 with SME customers keeping full accounts is calculated on the last day of each calendar month and collected together with the next debt repayment if the monthly overdraft utilisation ratio (ur) is lower than 0.5. Commitment fee (Cf): $Cf = sa * (1 - ur) * fr * d$ where: sa: sanctioned amount of the overdraft ur: monthly utilisation ratio for the overdraft, calculated in line with the following formula: $ur = \frac{\text{interest accrued at the end of a given month on the utilised overdraft amount}}{\text{interest for a given month on the full overdraft amount}}$ fr: fee rate $d = \frac{\text{number of lending days in a given month}}{\text{total number of days in a given month}}$	
4.	**Loan/ limit administration fee:** Applies to the Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account, overdraft for SME customers, Szybki kredyt (Quick Credit) working capital overdraft, renewable working capital loan (in EUR or USD), non-renewable working capital loan (in PLN), working capital overdraft and working capital loan for SME customers (if sanctioned to an SME customer keeping full accounts) as well as to the investment loan, Inwestycja z Unią Europejską (Investment with the European Union) loan, thermomodernisation/ renovation loan, investment loan, Wspólnota Mieszkaniowa (Housing Community) loan and technological loan for SME customers.	min. 0.25%
	NOTE: The fee is collected for each 3-month period based on the actual exposure amount on the first day of that 3-month period. The actual exposure amount is understood as the loan/ overdraft amount that has been utilised or can be utilised. The first fee is collected on the day when the loan/ overdraft is made available to the borrower. The subsequent fees are collected on the last day of the calendar month during which a given 3-month period starts.	
5.	**Fee for Bank Gospodarstwa Krajowego** payable in the case of thermomodernisation/ renovation loans	As specified in the agreement made with Bank Gospodarstwa Krajowego

4. OTHER FEES AND CHARGES

Applies to off-sale products and services of the former Kredyt Bank S.A.

Item	Service	Rate
1.	2.	3.
1.	**Identification of a single KB Collect transaction (SPM)** (the fee depends on the number of transactions credited to an account with the specified identifier during a month)	
	1) below 10,000	PLN 0.25, min. PLN 250
	2) from 10,000 to 19,999	PLN 0.24, min. PLN 250

Item	Service	Rate
	3) from 20,000 to 34,999	PLN 0.22, min. PLN 250
	4) from 35,000 to 49,999	PLN 0.20, min. PLN 250
	5) from 50,000 to 99,999	PLN 0.19, min. PLN 250
	6) from 100,000 to 199,999	PLN 0.18, min. PLN 250
	7) from 200,000 to 299,999	PLN 0.17, min. PLN 250
	8) 300,000 or more	PLN 0.15, min. PLN 250

SECTION 2 (CONTINUED) OFF-SALE PRODUCTS AND SERVICES PROVIDED AS PART OF THE BUSINESS ACQUIRED BY SANTANDER BANK POLSKA S.A. ON 9 NOVEMBER 2018

All fees and charges not specified in Section 2 (continued) are collected in line with other chapters of this Appendix.

CHAPTER 1
PACKAGES AND ACCOUNTS

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	**Maintaining the main account in PLN**	free of charge	PLN 20	PLN 35	PLN 70	PLN 200	-			free of charge	-
	Average monthly balance in the customer's accounts required for exemption from the fee for maintaining the main account in PLN	not applicable	PLN 10,000.00	PLN 25,000.00	PLN 50,000.00	PLN 75,000.00	not applicable				
	Firma z przyszłością 200	-									PLN 200
	Firma z przyszłością 350	-									PLN 350
	Firma z przyszłością 700	-									PLN 700
	Firma z przyszłością 1000	-									PLN 1,000
	Maintaining the first PLN/ FX account	-					PLN 9.99	PLN 30		-	
	Maintaining each subsequent PLN/ FX account	PLN 10	PLN 20							-	
	Maintaining the current account dedicated to the service of grants/ subsidies*	PLN 10	PLN 20							-	
	Maintaining a VAT account	free of charge									

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	* The account can only be used to hold funds from grants from the state budget awarded for specific purposes/ funds from financial programmes co-funded from the European Union budget and to make settlements using those funds.										
2.	**Assistance package for the account holder**	free of charge	-								
3	**db Inwestuj w Przyszłość Pasja Oszczędzania II (db Invest in the Future: Passion of Saving II)**	-									free of charge
4.	**Transfers**										
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:										
	a) transfer to an account in Santander Bank Polska S.A.[1) 2)] or Elixir transfer to an account in another bank	PLN 25								PLN 25/ free of charge [3)]	
	b) SORBNET transfer to an account in another bank:	PLN 40									
	c) EUR payment order sent to an EEA member state other than Poland[5)]:										
	– SEPA payment order	PLN 25									
	– other payment orders (standard or express)	PLN 40									
	2) Transfers ordered using electronic banking services:										
	a) transfer to an account in Santander Bank Polska S.A.	free of charge								PLN 15 [4)]	

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	b) transfer to an account in another bank:										
	– Elixir transfer	free of charge					PLN 2/ free of charge [3]	PLN 2/ PLN 1.5 [3]		PLN 15	PLN 15/ free of charge [3]
	– Express Elixir [2] or BlueCash [2] transfer	PLN 10									
	– SORBNET transfer	PLN 20									
	c) EUR payment order sent to an EEA member state other than Poland[5]:										
	– SEPA payment order	free of charge					PLN 2			PLN 15	
	– other payment orders (standard or express)	PLN 20									
	d) Przelew24 transfer [2]	PLN 0.50									
	NOTE: 1) The fee is not collected for transfers to credit accounts and term deposit accounts. 2) The service is not available for FX accounts. 3) Applies to transfers to ZUS (Social Insurance Institution) and tax authorities. 4) The first transfer in a given month is free of charge. 5) Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 3: "Foreign currency transactions," Section 2 (continued).										
5.	**Standing orders placed at the outlets of Santander Bank Polska S.A.**										
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge									
	2) Executing a standing order to transfer funds to an account in another bank [1]	PLN 6								PLN 15	
	NOTE: [1] The service is not available for FX accounts.										
6.	**Standing orders placed using electronic banking services**										

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge									
	2) Executing a standing order to transfer funds to an account in another bank [1]	free of charge			PLN 1					PLN 15	
	NOTE: [1] The service is not available for FX accounts.										
7.	**Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.**	free of charge								PLN 15	
8.	**Direct debits** [1] [2]										
	1) Crediting the payee's (creditor's) account as part of a direct debit	free of charge	PLN 1.50								
	2) 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)	free of charge									
	3) Executing a direct debit from the payer's account to the payee's account maintained:										
	a) by Santander Bank Polska S.A.	free of charge								PLN 15	
	b) by another bank	free of charge								PLN 15	
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 3								PLN 15	
	NOTE: [1] The service is not available for FX accounts. [2] The fees specified in items 8(1) and 8(2) are collected from the payee (creditor), while the fees specified in items 8(3) and 8(4) are collected from the payer (debtor).										
9.	**Cheques in domestic trade** [1]										

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	1) Confirming a cheque	PLN 10								-	
	2) Cheque collection	PLN 20								-	
	NOTE: [1] The service is not available for FX accounts.										
10.	**Account statement**										
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge									
	2) Paper statement collected at an outlet of Santander Bank Polska S.A.	PLN 10	PLN 4							free of charge	
	3) Paper statement sent by unregistered mail more than once a month or after each change in the account balance	PLN 10	PLN 4							free of charge	
	4) Paper statement sent by unregistered mail once a month or less frequently	PLN 10	free of charge								
	5) Account statement in the form of a SWIFT message: [1]										
	a) MT940 (for each message/ statement page)	PLN 10									
	b) MT941 or MT942 [2]	PLN 200									
	NOTE: [1] An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date falling on the last business day of the calendar month. [2] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.										
	6) preparing a duplicate account statement	PLN 5									

CHAPTER 2
CASH TURNOVER

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies								in PLN	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	**Cash deposit to an account in Santander Bank Polska S.A.:**										
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account and acts in their own name**	0.65% min. PLN 20*	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20		0.65% min. PLN 20			free of charge	
	NOTE: * If the holder's main account is maintained in PLN within the Net Business Package, the first five deposits made by the account holder to that account in a given month are free of charge. ** The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts; b) custody accounts, term deposit accounts and securities accounts.										
	2. Cash deposit made in PLN to a cash deposit machine of Santander Bank Polska S.A.	free of charge								-	free of charge
	3. Sealed cash deposit: NOTE: Fees for sealed cash deposits listed in (a), (b) and (c) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.										
	a) made at the cash desk of an outlet of Santander Bank Polska S.A.	0.5% (min. PLN 10) + VAT									
	b) made to a night safe of Santander Bank Polska S.A. or to an online night safe	0.4% (min. PLN 10) + VAT									
	c) made in PLN or in foreign currencies at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT									
	d) sealed cash deposit made at the post office	as specified in the agreement									
	e) cash-in-transit services	as specified in the agreement									
2.	**Additional fees and charges for cash deposits:**										

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	1. Deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	60%								-	
	2. Deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10									
	NOTE: The fees listed in item 2(1) and item 2(2) are increased by VAT if they are collected for sealed deposits.										
	3. Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT									
	4. Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT									
3.	**Cash withdrawal**										
	1. Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.65% min. PLN 20*	0.65% min. PLN 20	0.65% min. PLN 20	0.65% min. PLN 20		0.65% min. PLN 20			PLN 15	
	* If the main account is maintained in PLN within the Net Business Package, the first five withdrawals from that account in a given month are free of charge. NOTE: If the fee is collected for sealed withdrawals, its amount is increased by VAT.										
	2. Cash withdrawal made at an ATM using a BLIK code										
	a) at ATMs of Santander Bank Polska S.A.	free of charge									
	b) at ATMs of entities other than Santander Bank Polska S.A.	free of charge									
	3. Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is based on the amount that was not withdrawn)	0.3% min. PLN 100									
	4. Cash-in-transit services for a sealed cash withdrawal	as specified in the agreement									
4.	**Purchase/ sale of convertible currencies**	0.3%									

Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customer, part 2
Appendix: Off-sale products and services for business and corporate customers

Item	Service	Net Biznes (Net Business) package	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	NOTE: 1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed. 2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units. 3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).										

CHAPTER 3
FOREIGN CURRENCY TRANSACTIONS MADE AS PART OF THE FOLLOWING PACKAGES

Fees and charges for foreign currency transactions not listed in this Chapter can be found in Chapter 1 (“Packages and accounts”) of Section 2 (continued).

Item	Service	NET Biznes (NET Business)	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	**Payment orders**										
	1) Incoming payment orders (sent to an account in Santander Bank Polska S.A.):										
	a) SEPA payment orders										
	– from EEA member states other than Poland	free of charge									
	– other SEPA payment orders	free of charge					PLN 30.00			free of charge	
	b) other incoming payment orders:										
	– EUR payment orders from EEA member states other than Poland	free of charge									
	– other payment orders	free of charge					PLN 30.00			free of charge	
	NOTE: The fees specified in item 1(1) do not apply if the costs of the incoming payment order for Santander Bank Polska S.A. are covered by the payer (the party that made the payment order). The fees for such transactions are collected in line with the Schedule of Fees and Charges for Banks.										
	2) outgoing payment orders (except for outgoing EUR payment orders sent to EEA member states other than Poland):										
	a) made using electronic banking services:										
	– SEPA payment order	PLN 7	free of charge				PLN 7				
	– other payment orders	0.20%, min. PLN 30.00, max. PLN 250		0.15%, min. PLN 30.00, max. PLN 187.50	0.10%, min. PLN 30.00, max. PLN 125.00		0.20%, min. PLN 30.00, max. PLN 250.00			0.20%, min. PLN 30.00 max. PLN 250	
	b) made at an outlet of Santander Bank Polska S.A.										
	– SEPA payment order	0.35%, min. PLN 60.00, max. PLN 300.00									
	– other payment orders	0.30%, min. PLN 50.00, max. PLN 250.00									
	3) Additional fees and charges for outgoing payment orders:										

Item	Service	NET Biznes (NET Business)	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	a) sending a payment order executed as:										
	– fast-track: payment orders made at an outlet of Santander Bank Polska S.A. or using electronic banking services	free of charge									
	– express (including TARGET payment orders): payment orders made at an outlet of Santander Bank Polska S.A. or using electronic banking services	PLN 50.00									
	b) flat-rate fee collected if the costs of intermediary 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	PLN 65.00									
	4) Electronic confirmation of the payment order:										
	a) conclusion and activation of the agreement	PLN 20.00									
	b) confirmation of the payment order (payable for each confirmation)	PLN 3.00									
	5) Issuing a copy of the payment order (a SWIFT message): payable for each message	PLN 15.00									
	6) Execution of incoming MT101 messages:										
	a) concluding the agreement on the execution of MT101 messages (“MT101 Agreement”) and activating the service	PLN 200.00									
	b) if the MT101 Agreement does not specify the fees for executing MT101 messages:										
	– Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6.00									
	– SORBNET transfer, or non-SEPA payment order sent in EUR to EEA member states other than Poland	PLN 5.00									
	– payment orders other than EUR payment orders sent to EEA member states other than Poland	At the rates specified for payment orders in this chapter									

Item	Service	NET Biznes (NET Business)	S package	M package	L package	XL package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	7) Non-standard payment order services: confirming that the payee's account has been credited with a payment order sent by Santander Bank Polska S.A., changing the details of a payment order sent by Santander Bank Polska S.A., cancelling a payment order sent by Santander Bank Polska S.A.	PLN 100									
	NOTE: The fee is collected regardless of whether other banks have executed the instruction.										
	8) Cancelling an outgoing payment order that has not been sent by Santander Bank Polska S.A.	PLN 20.00									
	9) Refunding a payment order from Santander Bank Polska S.A. by a third party bank	PLN 100									

CHAPTER 4
DOCUMENTARY TRANSACTIONS

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
1	Import documentary collection		
1.1	Releasing commercial and/or financial documents in exchange for payment, for acceptance of a bill of exchange or for a promissory note	one-off	0.20%, min. PLN 250.00, max. PLN 600.00
1.2	Releasing documents without payment		PLN 150.00
1.3	Transferring rights arising from the collection documents addressed to the Bank (by way of assignment or endorsement)		PLN 200.00
1.4	Changing the terms and conditions of collection		PLN 100.00
1.5	Sending partial collection amounts to the exporter's bank		PLN 100.00

1.6	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
2	Export documentary collection		
2.1	Accepting an export documentary collection order	one-off	0.20%, min. PLN 250.00, max. PLN 600.00
2.2	Returning documents		PLN 150.00
2.3	Protesting a bill of exchange at the exporter's expense		PLN 300.00 + notary fees + costs of translation
2.4	Cancelling/ changing the collection order		PLN 100.00
2.5	Sending documents by courier		PLN 250.00
2.6	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
3	Import letter of credit		
3.1	Pre-advice issuance of a letter of credit	one-off	PLN 100
3.2	Issuing a letter of credit NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.		
3.2.1	Letter of credit secured with the customer's funds (payable in advance)	based on the amount	0.15%, min. PLN 300.00
3.2.2	Letter of credit secured in another manner agreed with the Bank		0.20%, min. PLN 300.00
3.3	Changing the terms and conditions of the letter of credit NOTE: If multiple terms and conditions of the letter of credit are changed at the same time, the fees do not add up; instead, only the highest fee is collected.		
3.3.1	Extending the letter of credit validity period NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.	based on the amount	the same as for issuing the letter of credit
3.3.2	Increasing the amount of the letter of credit NOTE: The fee is payable in advance for each started quarter of the letter of credit validity period.	based on the increase amount	the same as for issuing the letter of credit
3.3.3	Other changes to the terms and conditions of the letter of credit	one-off	PLN 200.00

3.4	Collecting and verifying documents	based on the amount	0.20%, min. PLN 300.00
3.5	Transferring rights arising from documents addressed to the Bank (by way of assignment or endorsement)	one-off	PLN 200.00
3.6	Deferring the payment NOTE: the fee is collected in advance for each month started, beginning from the date of releasing documents to the payer, and is payable on the day when the documents are released	based on the amount	0.10%, min. PLN 250.00
3.7	Cancelling or writing down a letter of credit that has not been utilised at all	one-off	PLN 100.00
3.8	Preparing a template of the letter of credit	one-off	PLN 100.00
3.9	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00
4	Export letter of credit		
4.1	Advance notification of an export letter of credit	one-off, based on the amount	0.10%, min. PLN 250.00
4.2	Confirming a letter of credit		in line with individually agreed terms and conditions
4.3	Verifying and sending documents as part of the letter of credit	based on the amount	0.20%, min. PLN 300.00
4.4	Extending the payment date for an unconfirmed letter of credit	one-off, based on the amount	0.10%, min. PLN 250.00
4.5	Extending the payment date for a confirmed letter of credit		in line with individually agreed terms and conditions
4.6	Increasing the amount of the letter of credit/ extending the validity period (only for confirmed letters of credit)		in line with individually agreed terms and conditions
4.7	Assigning a letter of credit to a new beneficiary NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	based on the amount	0.20%, min. PLN 300.00
4.8	Notifying of a change in the terms and conditions (other than those specified in 4.6) of a confirmed or unconfirmed letter of credit	one-off	PLN 200.00
4.9	Cancelling or writing down a letter of credit that has not been utilised at all		PLN 100.00
4.10	Sending documents by courier		PLN 250.00

4.11	Preliminary verification of documents	once for each full set of documents	PLN 300.00
4.12	Other services provided at the customer's request (e.g.: sending documents by fax, sending scans of documents, sending explanatory letters/ additional SWIFT messages, preparing lists)	once for each operation	PLN 80.00

CHAPTER 5
BANK GUARANTEES

Item	Service	Collection of fees and charges	Rate
1.	2.	3.	4.
1	**Fee for processing a request for issuing /changing a bank guarantee/ guarantee line**	one-off	agreed on an individual basis
2	**Arrangement fee**		
2.1	Sanctioning a guarantee or a guarantee line/ changing a guarantee line	one-off, based on the amount	agreed on an individual basis
3	**Charge for issuing a guarantee**		
3.1	Issuing a guarantee with the standard wording applied by the Bank	once for each guarantee	PLN 400.00
3.2	Issuing a guarantee with a wording provided by the customer and approved by the Bank		PLN 600.00
4	**Fee for utilising a guarantee**	monthly, based on the current exposure amount	min. 0.20%, not less than PLN 80.00
5	**Other fees and charges**		
5.1	Modification fee: collected for changing a guarantee/ a letter of promise to issue a guarantee	for each change	min. PLN 250.00
5.2	Issuing a letter of promise (commitment) to issue a guarantee	one-off	min. 0.10%, not less than PLN 100.00
5.3	Payment under a guarantee issued by the Bank (payment of a claim under the guarantee)	one-off, based on the payment amount	0.15%, min. PLN 300.00
5.4	Cancelling a guarantee/ derecognising a guarantee before the expiry of its validity period	one-off	PLN 150.00
5.5	Handling an assignment of a guarantee issued by the Bank		PLN 400.00

5.6	Issuing a duplicate guarantee		PLN 300.00
5.7	Notifying in advance of a guarantee/ change in a guarantee/ additional letters related to a guarantee issued by another bank	once for each operation	PLN 200.00
5.8	Intermediation in the delivery of claims to other guarantors		PLN 300.00
5.9	Other services provided at the customer's request (e.g.: sending a SWIFT message, sending other letters as part of handling a guarantee issued by the Bank or another bank)		PLN 80.00

CHAPTER 6
OTHER FEES AND CHARGES

Item	Service	Rate
1.	2.	3.
1	Account maintenance services	
1.1	Accepting an instruction to block funds in order to secure a loan or credit line	free of charge
1.2	Accepting an instruction to block funds for specific purposes other than those described in 1.1	min. PLN 20
1.3	Assignment of funds in a bank account in order to secure the Bank's receivables (arising from a sanctioned loan/ credit line)	free of charge
1.4	Assignment of funds in a bank account for purposes other than those described in 1.3	PLN 20.00
1.5	Preparing a confirmation of executing one transaction at the customer's request NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	PLN 10.00
1.6	Preparing the account history (fee for each month started)	PLN 20.00
1.7	Issuing a certificate confirming that the customer holds an account or a certificate confirming the account balance	PLN 20.00 + PLN 5.00 for each account beyond the first one
1.8	Preparing a bank reference	min. PLN 50.00

1.9	Issuing a confirmation that a signature matches its specimen from the specimen signature card.	PLN 10.00
1.10	Partial or complete enforcement of an enforceable title or a document with an equivalent legal effect (fees are collected from the account) NOTE: 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 an outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).	0.50%, min. PLN 10
2	Other services	
2.1	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 20.00
2.2	Sending a reminder	PLN 20.00
2.3	Preparing/ issuing a confirmation of the balance of the customer's debts or receivables for auditors authorised by the customer	PLN 20.00 + 50.00% for previous years
2.4	Presenting a promissory note/ bill of exchange for collection	agreed on an individual basis
2.5	Executing a payment arising from the collection of a promissory note / bill of exchange	PLN 50.00
2.6	Protesting a bill of exchange which has not been paid	agreed on an individual basis
3	Other services not specified in this Schedule or particularly labour-intensive services	as specified in the agreement
4	Elektroniczna Identyfikacja Należności (Electronic Debtors Identification): executing a payment as part of the service NOTE: The fee is collected by the fifth business day of the subsequent month.	as specified in the agreement

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 December 2025

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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 (forfaiting), 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 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 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

	Service	Rate
1	2	3
1	**Opening a settlement account** (one-off fee)	
1.1	for a resident	free of charge
1.2	for a non-resident or for a resident whose all representatives/ attorneys-in-fact/ shareholders are non-residents	PLN 4,000
	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 NOTE: Does not apply to the account specified in item 3.1(b).	PLN 150
	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** NOTE: 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.	
5.1	Transfers ordered at a Bank outlet: NOTE: The fee applies to: 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 100
	b) other transfers	PLN 100
5.2	Transfers from settlement accounts ordered using electronic banking services:	
	a) transfer to the customer's own account in the Bank NOTE: Applies to the transfers which are ordered and received by the same company (with the same CIF number identifying the customer).	free of charge
	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 operations to a third party account in the Bank) ordered from accounts maintained in PLN 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.	PLN 3.50
6	**EUR payment orders sent to an EEA member state other than Poland**	

	Service	Rate
1	2	3
	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 100
	b) other payment orders (standard or express, including TARGET payment orders)	PLN 100
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 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 3.50
8	**Direct debits** [1) 2)] NOTE: The fees specified in items 8.1–8.5 are collected from the payee (creditor), while the fees specified in item 8.6 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 3.50
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 3.50
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
8.5	Returning funds paid under a direct debit (the fee is payable by the creditor)	PLN 10
8.6	Executing a direct debit from the payer's account to the payee's account maintained by a provider other than the Bank	PLN 3.50
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 80
11	**Closing an account** (a one-off fee) NOTE: The fees do not apply to payroll accounts or to the current accounts in PLN opened to settle EU subsidies (including prepayments).	PLN 200

[1)] The service is not available for FX current accounts.
2) The service is not available for payroll accounts.

NOTE:
1. This Chapter applies to the following settlement accounts: current accounts, FX current accounts, payroll accounts and term deposit accounts.
2. 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 developers (for residential escrow accounts, the fee is payable for each account opened)**	as specified in the agreement
2	**Opening and maintaining other escrow accounts** [1)]	as specified in the agreement
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 or with the participation of a Bank outlet.

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 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%, min. PLN 100
1.2	Cash deposit made in PLN to the Bank's cash deposit machine NOTE: 1) The list of partner networks can be found at www.santander.pl.	
	a) from the Bank's CDM network	
	- up to PLN 100,000 during a calendar month	0.5%
	- more than PLN 100,000 during a calendar month	0.8%
	b) from partner CDM networks[1)]	
	- up to PLN 100,000 during a calendar month	0.5%
	- more than PLN 100,000 during a calendar month	0.8%
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 centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT
	b) made to an online drop box	0.35% (min. PLN 10) + VAT
1.4	Open or sealed cash deposit made at the post office (the service is available for agreements signed on or before 30 November 2025)	as specified in the agreement
1.5	Cash-in-transit services for a sealed cash deposit	as specified in the agreement
1.6	Deposit made to an online mini-CDM	0.35% (min. PLN 10) + VAT
2	**Cash withdrawal**	
2.1	Cash withdrawal made at a Bank outlet NOTE: 1) The fee 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.	1.2%, min. PLN 100
2.2	Failure to collect a cash withdrawal notified in advance (the fee is based on the non-collected amount and charged on the planned transaction execution day)	0.3%, min. PLN 100
2.3	Cash-in-transit services for a sealed cash withdrawal (the amount of the charged fee is increased by VAT)	as specified in the agreement
	a) sealed cash withdrawals made at the cash centre (Centrum Obsługi Gotówki)	as specified in the agreement

	Service	Rate
1	2	3
2.4	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
2.5	Open cash withdrawal made at the post office	as specified in the agreement
3	**Purchase/ sale of convertible currencies** 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).	0.3%
4	**Additional fees and charges**	
4.1	Deposit made in convertible foreign currency coins	60%
4.2	Deposit of more than 50 pieces of PLN coins	5%, min. PLN 10
	NOTE: The fees listed in item 4.1 and item 4.2 are increased by VAT if they are collected for sealed deposits.	
4.3	Issuing a key card/ key to the drop box	PLN 50 + VAT for each card/ key
4.4	Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted) NOTE: The fee is collected after the deposit has been settled	PLN 50 + VAT
4.5	Issuing a report on cash differences in a sealed cash deposit NOTE: The fee is collected after the deposit has been settled	PLN 100 + VAT

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 after processing bulk payments as part of the EIN service (monthly fee) NOTE: The fee is collected for each bulk payment processed in a given month. The fee rate depends on the number of bulk payments processed in that month.	as specified in the agreement, min. PLN 100
1.3	Automatic transfer of funds from the EIN account to the bank account indicated in the agreement (monthly fee)[1]	as specified in the agreement, min. PLN 100
1.4	Generating reports[2]	as specified in the agreement
1.5	Providing archived (older than 1 month) reports (payable for each daily report)	PLN 10
1.6	Preparing an annex to the EIN agreement or another document changing the EIN service configuration	PLN 100
1.7	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

[1] Point 1.3 is effective as of 1 July 2023.
[2] Point 1.4 is effective as of 1 July 2023.

	Service	Rate
1	2	3
3.2	Subscription fee for the balance consolidation service (a monthly fee collected 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 banking service: extended profile, new iBiznes24 profile** (payable monthly for each installation in the service, also if a shared installation is used)	PLN 300
2	**Subscription fee for access to and use of the iBiznes24 Connect banking service** (payable monthly for the previous calendar month)	PLN 1,000
3	**Monthly subscription fee for accessing and using GTS services**	PLN 200
4	**Issuing a token (the first and each subsequent one) – one-off fee**	PLN 300
5	**Alerty24 (Alerts24) packages/ notification packages**	
5.1	Use of the package (payable for each started month)	
	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/ notification 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 mentioned in this Chapter are collected in line with other chapters of this Schedule of fees and charges.2) The fee for Alerty24 packages/ notification packages covers a specific number of alerts/ notifications in the form of text messages and unlimited number of alerts/ notifications in the form of emails. The fee specified in item 5.2 is collected for each additional alert/ notification sent after reaching the limit of alerts available as part of the Mini, Midi, Maxi or Large package fee. Unused alerts/ notifications 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	Service 2	Visa Business Debit 3	Visa Business charge 4	Visa Business Gold charge 5	Visa Business in EUR 6	MasterCard Corporate Debit 7	MasterCard Corporate Charge 8	MasterCard Corporate Executive Charge 9
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 400.	PLN 7**/ free of charge	PLN 300*	PLN 350*	EUR 25*	PLN 150*	PLN 300*	PLN 350*
2	**Express production of a new card** (within 5 business day of signing the payment card agreement by the customer)	PLN 30	PLN 50	free of charge	EUR 15	PLN 50	PLN 50	free of charge
3	**Cash withdrawals made with a card**							
3.1	cash withdrawals made at the Bank's ATMs	free of charge	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
3.2	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. EUR 1.50	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5
3.3	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. EUR 1.50	3.5%, min. PLN 5	3.5%, min. PLN 5	3.5%, min. PLN 5
3.4	cash withdrawals made at ATMs and terminals of other institutions outside of Poland except for those listed in item 3.3.	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
3.5	as part of the cash back service	free of charge	-	-	-	-	-	-
4	**Fee for quasi-cash transactions**	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
5	**Executing a non-cash transaction**	free of charge	1.5%	1.5%	free of charge	free of charge	1.5%	1.5%
6	**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)	3.5%	free of charge	free of charge	3.5%	3.5%	free of charge	free of charge

	Service	Visa Business Debit	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
7	**Generating a list of transactions**							
7.1	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
7.2	for a card user	PLN 10	free of charge	free of charge	EUR 3	PLN 10	free of charge	free of charge
8	**Checking the balance of available funds at ATMs**	PLN 5	free of charge	free of charge	EUR 1	PLN 5	free of charge	free of charge
9	**Changing the PIN at the Bank's ATMs**	PLN 8.50	PLN 8.50	PLN 8.50	EUR 2	PLN 8.50	PLN 8.50	PLN 8.50
10	**Generating a new PIN for a card (at the request of the user)**	PLN 10	PLN 10	PLN 10	EUR 2.50	PLN 10	PLN 10	PLN 10
11	**Fee for visiting a LoungeKey airport lounge (payable for a single visit of one person)**	-	-	-	-	-	-	USD 30 [1]
12	**Pewne Pieniądze (Safe Money) financial insurance package**: monthly insurance fee [2] NOTE: The service is no longer offered by the Bank.	PLN 3	-	-	-	-	-	-

[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: This Chapter applies to the cards issued or renewed for the Bank's on-sale accounts. 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

	Service	Rate
1	2	3
1	**Incoming payment orders (sent to an account in the Bank):** 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.	
1.1	SEPA payment orders	PLN 5
1.2	other payment orders	PLN 10
2	**Outgoing payment orders**: 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.	
2.1	Payment orders made using electronic banking services or using an MT101 SWIFT message:	
	a) SEPA payment orders	PLN 10
	b) payment orders sent to a third party account in the Bank from the Customer's account maintained in EUR	PLN 10
	c) payment orders sent to a third party account in the Bank from the Customer's account maintained in a currency other than PLN or EUR	PLN 20
	d) other payment orders	0.25%, min. PLN 25, max. PLN 200
2.2	Payment orders made at a Bank outlet	0.35%, min. PLN 60, max. PLN 300
3	**Additional fees and charges for outgoing payment orders:**	
3.1	Sending a payment order executed as: NOTE: The Bank does not collect additional fees or charges listed in item 3.1 for outgoing EUR payment orders sent to EEA member states other than Poland. The additional fee for an express payment order applies also to the TARGET payment orders.	
	a) 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
	b) express: payment orders made using electronic banking services or using an MT101 SWIFT message	0.20%, min. PLN 10, max. PLN 180
	c) express: payment orders made at a Bank outlet	0.30%, min. PLN 20, max. PLN 180
3.2	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. if the OUR cost option is applied for the payment order NOTE: 1) 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.	PLN 95
4	**Electronic confirmation of a payment order:**	
4.1	Making and activating the agreement	PLN 20
4.2	Confirmation of a payment order (payable for each confirmation)	PLN 3
5	Issuing a copy of a payment order (a SWIFT message): payable for each message	PLN 15
6	Execution of incoming MT101 messages:	
6.1	Making an agreement on the execution of MT101 messages and activating the service	PLN 200
6.2	Executing a payment transaction based on an incoming MT101 message:	
	1) Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6
	2) SORBNET transfer, or non-SEPA payment order sent in EUR to EEA member states other than Poland	PLN 30
	3) payment order other than EUR payment orders sent to EEA member states other than Poland	as specified in items 2–3 of this Chapter

	Service	Rate
1	2	3
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
8	**Cancelling an outgoing payment order that has not been sent by the Bank**	PLN 25
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	PLN 100
1.3	Changing the terms and conditions of collection	PLN 200
1.4	Sending correspondence in relation to export collection NOTE: A flat-rate fee collected in addition to the one specified in item 1.1.	PLN 50
2	**Import collection**	
2.1	Releasing documents in exchange for payment, accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay or meeting other conditions NOTE: The fee is based on the total collection value.	0.20%, min. PLN 300, max. PLN 800
2.2	Releasing documents without payment/ returning uncollected documents/ partial payment NOTE: The fee for partial payment: 1) is collected in addition to the one specified in item 2.1. 2) is not collected for the last partial payment.	PLN 100
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 NOTE: The fee is increased by the costs and charges incurred by the Bank.	PLN 250
2.5	Changing the terms and conditions of collection	PLN 200
2.6	Accepting a bill of exchange, issuing a promissory note, making an irrevocable commitment to pay	PLN 300
2.7	Sending correspondence in relation to import collection NOTE: A flat-rate fee collected in addition to the one specified in item 2.1.	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 NOTE: The fee is: 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); 2) dependent on the assessment of the country and the bank issuing the letter of credit	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
	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.	
	b) other changes in the terms and conditions of a letter of credit	PLN 250

	Service	Rate
1	2	3
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 NOTE: The fee is based on the amount specified in the documents.	0.25%, min. PLN 350
3.7	Assigning an export letter of credit NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	0.20%, min. PLN 300
3.8	Supervising a deferred payment	PLN 200
3.9	Transferring (assigning) the inflows from a letter of credit	PLN 200
3.10	Preparing a draft letter of credit at the customer's request or preparing opinions on a draft letter of credit submitted by the customer	PLN 500
3.11	Sending correspondence in relation to an export letter of credit NOTE: A flat-rate fee collected in addition to the one specified in item 3.1.	PLN 50
3.12	Cancelling a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100.	PLN 250
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: 1) The fee is collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any). It is based on the letter of credit amount, including the amount tolerance (if any). 2) The fee is collected upfront 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 a letter of credit or writing down the unutilised amount of the letter of credit in full or in part NOTE: The fee is not collected for writing down a part of the unutilised amount of the letter of credit if: 1) the amount of payment under the letter of credit remains within the permitted tolerance; 2) the equivalent of the unutilised balance in PLN is max. PLN 100.	PLN 300
	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.	
5.4	Verifying the documents which do not comply with the terms and conditions of the letter of credit NOTE: The fee is collected from the beneficiary	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 NOTE: The fee is based on the amount specified in the 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 NOTE: The fee is collected upfront.	PLN 500
5.10	Sending correspondence in relation to an import letter of credit NOTE: A flat-rate fee collected in addition to the one specified in item 5.1.	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	Transferring a claim at the customer's request, including certifying the signatures NOTE: The fee is based on the payment demand amount.	0.25%, min. PLN 350, max. PLN 600
6.4	Confirming that the signatures put on a demand of payment under a guarantee/ document related to a guarantee issued by another bank are authentic or that they match the specimen signatures held by the Bank NOTE: If the fee specified in item 6.3 has been collected, this fee is not charged.	PLN 300
7	**Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank**	
7.1	Issuing a guarantee/ counter-guarantee/ SBLC NOTE: The fee is based on the current transaction amount for each started 3-month validity period and collected on the first day of each fee period. The first fee period starts on the day when the guarantee/ counter-guarantee/ SBLC is issued	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** * for guarantees issued in USD ** for guarantees issued in EUR
7.2	Increasing the amount of a guarantee/ counter-guarantee/ SBLC NOTE: The fee is based on the increase amount.	0.5% min. PLN 350 / min. USD 95* / min. EUR 85** * for guarantees issued in USD ** for guarantees issued in EUR
7.3	Other changes to the terms and conditions of a guarantee/ counter-guarantee/ SBLC, including extension of the validity period 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.	PLN 350 / USD 95 / EUR 85
7.4	Issuing a guarantee/counter-guarantee using a template other than the Bank's standard form 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.	PLN 300
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/ SBLC NOTE: The fee is based on the claim amount.	0.5%, min. PLN 350
7.7	Handling a claim (the fee is payable if the claim has been withdrawn)	PLN 350
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, carrying out an express review of documents for an import letter of credit, etc.) (payable for each operation)	PLN 200
8.2	Accepting and processing a paper instruction to issue/ change an import letter of credit/ guarantee/ standby letter of credit (SBLC)/ counter-guarantee	PLN 350
8.3	Handling the assignment of rights under a guarantee	PLN 350

	Service	Rate
1	2	3
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	**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
2	**Fee for issuing a letter of promise** An individually determined one-off fee payable on the day when the letter of promise is provided to the customer.	min. PLN 1,000
3	**Commitment fee** The fee is collected for the loan/ tranche/ MultiLine 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. **NOTE:** In the case of a Multiline, the fee is charged as specified in the agreement and may be collected for the Multiline or separately for each service sanctioned as part of the Multiline.	min. 2% per year
4	**Fee for failure to ensure the declared inflows** 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.	0.25% (monthly)
5	**Management fee** 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.	0.065% (quarterly)
6	**Early repayment fee (for a partial or full repayment)** 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.	min. 3%
7	**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**	
7.1	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
7.2	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)	as specified in the annex min. PLN 200
7.3	**Preparing an approval of or promise to approve the exemption of one commercial unit/ residential unit/ real property from mortgage**	PLN 100
7.4	**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 total amount of loan-related fees and charges due to the Bank cannot exceed the amount of the fee specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at www.santander.pl in the "Kredyty" ("Loans") section.

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

	Service	Rate
1	2	3
1	**Printing out/ preparing one of 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) 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.	PLN 20
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.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	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 600
	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)** 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.	PLN 500

Chapter 12. Other fees and charges

	Service	Rate
1	2	3
1	**Transactional banking solutions (host-to-host and other solutions)**	
1.1	Implementing agreements on EBICS, Nexus, ALIEN, GTB Connect and similar solutions (one-off fee for installation)	as specified in the agreement, min. PLN 2,000 + VAT/ PLN 15,000 + VAT for groups of companies
1.2	Additional activities and tests carried out at the customer's request:	
	a) with the use of the Bank's systems, including test environments (daily rate; the fee is collected for the period from the moment the systems are made available to the customer to the moment the customer reports the end of tests)	as individually determined: min. PLN 500 + VAT, max. PLN 3,000 + VAT
	b) with the help of the Bank's employee (an expert), involving solutions covered by the agreement (rate for an hour of work)	PLN 500 + VAT
	c) with the help of the Bank's employee (an expert), involving solutions not covered by the agreement (rate for an hour of work)	PLN 500 + VAT
	d) a single modification or extension of existing functions (one-off fee for max. one modification or one new function)	as specified in the agreement, min. PLN 20,000 + VAT
1.3	Subscription fee for access to and use of EBICS, Nexus, ALIEN, GTB Connect and Swift Score transactional banking services (monthly fee)	PLN 1,000 (payable for each company that uses a given solution)

	Service	Rate
1	2	3
1.4	Fee for modifying the operation of the service within an integrated group of companies (depending on modification needs)	as specified in the agreement, min. PLN 5,000 + VAT
1.5	Fee for modifying the operation of the service (a one-off fee for the change of a single application) a one-off fee depending on modification needs	as specified in the agreement, min. PLN 1,000 + VAT
1.6	Fee for modifying the operation of the service (a flat-rate fee for modifications) a one-off fee depending on modification needs	as specified in the agreement, min. PLN 3,500 + VAT
1.7	Fee for implementing a SWIFT SCORE agreement (a one-off fee)	PLN 5,000 + VAT
1.8	Fee for implementing a Nexus agreement (a one-off fee)	EUR 2,500
2	**Cheques in domestic trade**	
2.1	Cheque confirmation, cheque collection	PLN 30
3	**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
4	**Renting a safe deposit box, safekeeping property:** NOTE: The fees apply to agreements made on or before 31 May 2023. As of 1 June 2023, the service is no longer offered.	
4.1	for a month (fee payable up front)	PLN 60
4.2	for a year (fee payable up front)	PLN 600
5	**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 400
6	**Assignment of funds** (the fee is payable for each operation)	PLN 100
7	**Sending a reminder**	PLN 50
8	**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).	
8.1	Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)	PLN 30
8.2	Executing a garnishee order/ order to secure claims	PLN 60
9	**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
10	**Additional fee for executing a paper instruction or preparing a paper document at the customer's request** 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.	PLN 50
11	**Monthly fee for holding a high balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts and residential escrow accounts for developers) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.**	
	1) if the sum of positive balances at the end of the last day of the month is higher than PLN 5,000,000 but does not exceed PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.02%
	2) if the sum of positive balances at the end of the last day of the month is higher than PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.045%

	Service	Rate
1	2	3
	NOTE: 1. The fee is calculated at the end of the last day of each month and collected by the end of the next month. 2. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated. 3. The fee will not be collected for December.	
12	**Annual fee for holding a high year-end balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts and residential escrow accounts for developers) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.** NOTE: 1. The fee is calculated each year at the end of 31 December and collected by the end of January of the next year. 2. The fee is collected if the sum of all positive balances at the end of the calendar year is higher than PLN 5,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000. 3. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.	0.3%
13	**Monthly fee for holding a high balance of funds in bank accounts (except for VAT accounts, residential escrow accounts for developers, term deposit accounts and overnight deposit accounts) in the currencies whose interest rates are currently negative**	rate
	1) for PLN accounts (the fee is collected if the total balance 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
	2) for EUR accounts (the fee is collected if the total balance 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
	3) for USD accounts (the fee is collected if the total balance 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 published by the Federal Reserve Bank of New York
	4) for GBP accounts (the fee is collected if the total balance 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 Sterling Overnight Index Average (SONIA) rates published by the central bank of England
	5) for CHF accounts (the fee is collected if the total balance 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
	6) for CZK accounts (the fee is collected if the total balance 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 overnight Prague Interbank Offered Rates (PRIBOR) published by the Czech Financial Benchmark Facility
	7) for DKK accounts (the fee is collected if the total balance 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 total balance 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
	9) for SEK accounts (the fee is collected if the total balance 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

	Service	Rate
1	2	3
	10) for JPY accounts (the fee is collected if the total balance 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 total balance 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 Norwegian Overnight Weighted Average (NOWA) rate published by the central bank of Norway
	NOTE: 1. The fee is calculated monthly on the basis of the amount by which the total average positive monthly balance of funds in all applicable bank accounts maintained for the customer in a given currency exceeds the threshold specified for that currency in the above table. 2. The fee for a given month will be collected only if the interest rate for that currency is negative at the end of the last day of the month to which a given fee applies. 3. The fee will be collected by the last business day of the next month after the month to which it applies.	
14	**Processing BLIK cheques**[1)] [1)] The service is not available for FX current accounts	as specified in the agreement
15	**Introduction of individually agreed pricing conditions at the customer's request** (a one-off fee, payable for each new request and for each renewal/ change of that request, regardless of the number of accounts/ services covered by the request)	PLN 200
16	**Other services not specified in this Schedule or particularly labour-intensive services**	as specified in the agreement min. PLN 1,000

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SECTION 1. OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A.

CHAPTER 1
GENERAL PROVISIONS

1. Santander Bank Polska S.A. (“Santander,” “SAN PL” or “Bank”) collects fees and charges in line with this Appendix:
   a) within the scope specified in Section 1 “Off-sale products and services of Santander Bank Polska S.A.”, Chapter 2: “Business accounts”, Chapter 3: “Cash turnover”, Chapter 4: “Electronic banking services” (item 1), Chapter 5: “Payment cards”, in Section 2 “Off-sale products and services of Santander Bank Polska S.A. and the former Kredyt Bank S.A.” and in Section 2 (continued) “Off-sale products and services provided as part of the business acquired by Santander Bank Polska S.A. on 9 November 2018” of this Appendix. These fees and charges apply for all products and services of the Bank which are explicitly listed in those provisions and are collected from all customers who use those products and services;b) within the scope specified in the remaining part of this Appendix. The Bank applies these fees and charges as specified in the relevant provisions and collects them from the customers that meet both of the following conditions:
   - before 1 December 2019, they were bound by the *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to business customers*, part I(A); and
   - on 1 December 2019, they were holding at least one settlement account maintained at a tariff listed in Chapter 2 of Section 1 of this Appendix or in Section 2 or Section 2 (continued) of this Appendix;

   provided that the charges specified in item 2 in Chapter 4 of Section 1 will apply to the customer even if they only meet the first of the above conditions. 1a. For the operations listed in this Appendix:
   1) in Chapter 6 (“Trade finance transactions”) of Section 1 (“Off-sale products and services of Santander Bank Polska S.A.”)

   the Bank will collect fees and charges under the rules and in the amounts specified in the core part of this Schedule.

2. In the case of operations denominated in foreign currencies, the amount of fees and charges is based on:
   a) the equivalent of the operation amount in PLN (in the case of fees and charges denominated in PLN);
   b) 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: 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;
   - fees/ charges related to the service of foreign currency loans, overdrafts and guarantees sanctioned/ issued by Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A. for non-cash transactions;
   - fees/ charges related to the purchase/ sale of foreign currencies at the cash desks of Santander Bank Polska S.A., which are converted at the buy/sell rate of Santander Bank Polska S.A. for cash transactions;
   - fees/ charges related to the purchase of export receivables (forfaiting), which are converted at the average NBP rate applicable on the payment execution day;
   - 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 a customer of Santander Bank Polska S.A., which are converted at the FX buy/sell rate of Santander Bank Polska S.A. for non-cash transactions.

The above exchange rates are applied accordingly to convert the amounts of operations, except for transactions made with payment cards.

3. In the case of foreign 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 FX sell rate of Santander Bank Polska S.A. for non-cash transactions.

4. Fees and charges are collected:

a) on the day of placing or executing the instruction; or

b) periodically on the last day of the calendar month in the case of the following fees and charges:

- 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 day, except for the fee for maintaining the main account in PLN for S, packages, which is collected by the 15th day of the next month;
- 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, except for fees for instructions placed at outlets of Santander Bank Polska S.A. to revoke a direct debit instruction before its execution or return funds paid under a direct debit, which are collected in line with 4(a) above) executed from the first to the last day of that 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;
- 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 cash deposit machines of Santander Bank Polska S.A., cash withdrawals made at the outlets of Santander Bank Polska S.A.) which are executed from the first to the last day of the calendar month;

the above provision on periodic collection of fees and charges does not apply to the fees and charges described in this Appendix as "additional" unless they have been mentioned above; or

c) for the following types of cards:

- 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);
- charge cards: annual fees: the first fee is collected on the first day of the next calendar month after 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

d) on other dates specified in this Appendix or in agreements made between the customer and Santander Bank Polska S.A.;

If the agreement under which periodic fees and/or charges are collected is terminated, all those fees and/or charges are collected on the last day of the period of that agreement.

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.

5. If the customer places an instruction to change the pricing tariff, the fees and charges referred to in 4(b) will be collected in line with the new tariff for the entire calendar month during which the tariff was changed.
6. 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 received by Santander Bank Polska S.A. specifies otherwise and the Santander Bank Polska S.A. accepts the change.
7. The amounts of collected fees and charges are rounded in line with generally accepted principles.
8. In addition to the fees and charges specified in this Appendix, the following fees and charges apply:
   a) fees and charges collected by banks acting as agents during the execution of an order;
   b) fees and charges for domestic and international telecommunications and postal services.
9. Fees and charges for banking services are not collected for:
   a) operations related to the repayment of debts towards Santander Bank Polska S.A. or its subsidiaries, regardless of the form of the debt (except for the repayment of revolving loans and overdrafts);
   b) cash deposits to accounts in KBC Securities N.V.;
   c) payments of fees and charges due to the Bank made in convertible currency coins;
   d) cash deposits made by customers of Santander Bank Polska S.A. to cover the tax on civil law transactions if the tax is payable in connection with services provided by Santander Bank Polska S.A.;
   e) cash withdrawals made in connection with closing a settlement account;
   f) transfer orders to a general account for purchases for a subfund offered by the Bank within the Santander Fundusz Inwestycyjny Otwarty fund or the Santander Prestiż Specjalistyczny Fundusz Inwestycyjny Otwarty fund (“Funds”) made in connection with the purchase of fund units (this exclusion does not apply to transfers made to the dedicated bank account number specified in the unit certificate).
10. 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.
11. A current account maintained on individually agreed terms and conditions is an account which bears a non-standard interest rate or which is subject to fees and charges collected in amounts or a manner different than specified in this Appendix (applies to the fees and charges specified in 4(b)). The first of all accounts maintained for the customer in PLN on individually agreed terms and conditions is the account whose maintenance fee is the closest to the standard fee (the account subject to the lowest discount).
12. For the purpose of this Appendix, the average account balance is calculated as the sum of all end-of-day balances in the account from the last day of the previous calendar month up to and including the penultimate day of the current calendar month (applies to the fees and charges referred to in 4(b)), divided by the relevant number of days. This rule does not apply to the S, M, L and XL packages, in whose case the average monthly account balance is calculated as the arithmetic mean for accounts and deposits or as the arithmetic mean of the absolute value of the utilised part for overdrafts and working capital loans. FX balances are converted at the average NBP rate from the last business day in a given month.
13. The fees for transfers to accounts in another bank do not apply to transfers of foreign currency funds to accounts in other Polish banks and transfers of funds to accounts in foreign banks. The fees and charges for those transactions are collected at the rates applicable to payment orders.
14. The fees and charges for transfers/ cash deposits / payment instructions / direct debits to accounts in Santander Bank Polska S.A. apply also to the transactions of those types made to the accounts in the subsidiaries or partner outlets of Santander Bank Polska S.A.
15. 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).
16. Unless this Appendix specifies otherwise, all fees and charges for services rendered at the outlets of Santander Bank Polska S.A. apply also to banking services provided to business customers at the partner outlets of Santander Bank Polska S.A.

17. The Bank reserves the right to modify this Appendix, 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:

a) the amount of effort required to perform an operation/ service or the scope and form of performing that operation/ service;
b) 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.
c) changes of the level of inflation or other macroeconomic factors;
d) 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.

18. Santander Bank Polska S.A. will not inform its customers about changes in this Schedule of fees and charges if they involve only the introduction of new types of products or services of Santander Bank Polska S.A. or if they are related to the products or services which are not the subject of the agreement between the customer and the Bank.

CHAPTER 2
BUSINESS ACCOUNTS

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)[6]
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	**Maintaining an account (primary account; monthly fee)**	PLN 0/ PLN 25 [1] [2]	PLN 70 [2]	PLN 25 [3] [4]	The fee depends on the average monthly account balance: free of charge if the balance is at least PLN 5,000 PLN 10 if the balance is lower than PLN 5,000	PLN 0 [5]	PLN 60	PLN 0
	Maintaining an account (additional account; monthly fee)	PLN 25	PLN 0 [4]					PLN 25 [6]

NOTE:
[1] The account maintenance fee is PLN 0 if at least one transfer of min. PLN 200 is made from the account to the Social Insurance Institution (ZUS) in a given calendar month. Otherwise, the account maintenance fee is PLN 25 monthly and is collected in the next month after the month during which the transfer was not made.
[2] Customers can hold only one primary account, opened before 1 December 2019, at a time .
[3] If the primary account is Konto Firmowe Godne Polecenia (Business Account Worth Recommending) or Konto Firmowe Online (Online Business Account), its holder is exempt from the monthly fee for maintaining one additional account in EUR, USD or GBP at the Biznes Pakiet Optimum (Business Package Optimum) Tariff that was opened before 1 December 2019. Each subsequent account maintained in any of the above-mentioned currencies is subject to fees applicable to the Business Package Optimum Tariff. If the primary account in PLN is closed, the Bank will start to collect fees for the FX account in line with the pricing tariff which applies to that type of accounts.
[4] If the primary account is Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium), its holder is exempt from monthly maintenance fees for all additional accounts in EUR, USD, GBP, CHF, NOK, SEK, DKK or CZK opened before 1 December 2019 and maintained at the Biznes Pakiet Optimum (Business Package Optimum) Tariff, and from the monthly maintenance fees for all additional accounts in PLN. The exemption only applies to the accounts which were exempt from the fees on 1 December 2019 If the primary account in PLN is closed, the Bank will start collecting fees for additional FX accounts in line with the Business Package Optimum Tariff and will change the tariff applied to additional PLN accounts to a tariff listed in Part 2: "Fees and charges collected for banking services provided to business and corporate customers."
[5] The offer is addressed to non-profit entities which are not public finance sector units within the meaning of Polish public finance regulations. It applies only to the legal persons or units without legal personality but with legal capacity that have been established under applicable laws, including foundations and associations, but excluding political parties and foundations established by political parties.
[6] The pricing tariff of other accounts cannot be changed to the Konto Firmowe Online (Online Business Account) tariff. The Online Business Account is only available to the sole proprietors who: are not partners in a Polish Civil Code partnership (spółka cywilna); have not held a current account in Santander Bank Polska S.A. during the last 12 months; open the account on or after 2 April 2024 using:
1. the form available at www.santander.pl/firmy;
2. the Bank Helpline, available on 19999 (calls are charged at the caller's phone provider rate);
3. Santander internet or Santander mobile electronic banking services;
4. the eWniosek form with the help of advisors authorised to make agreements for and on behalf of the Bank outside of the Bank's premises.

2.	**Transfers**	

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)[6]
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:							
	a) Elixir transfer to an account in Santander Bank Polska S.A.[1) 2)] or in another bank	PLN 50						PLN 100
	b) SORBNET transfer to an account in another bank	PLN 50						PLN 100
	c) EUR payment order sent to an EEA member state other than Poland: [7)]							
	– SEPA payment order	PLN 50						PLN 100
	– other payment orders (standard or express)	PLN 50						PLN 100
	2) Transfers ordered using electronic banking services:							
	a) transfer to an account in Santander Bank Polska S.A.	free of charge					PLN 1.30	free of charge
	b) transfer to an account in another bank:							
	– Elixir transfer	PLN 1.50/ free of charge [3) 4) 5)]	PLN 1.50/ free of charge [3) 5) 6)]	PLN 1.50	PLN 1.30	free of charge	PLN 1.30	free of charge
	– Express Elixir transfer [2)] or BlueCash transfer [2)]	PLN 10		-	PLN 10		PLN 10	PLN 10/ free of charge[8)]
	– SORBNET transfer	PLN 20		PLN 20	PLN 20			
	c) EUR payment order sent to an EEA member state other than Poland: [7)]							
	– SEPA payment order	PLN 1.50/ free of charge [4) 5)]	PLN 1.50/ free of charge [5) 6)]	PLN 1.50	PLN 1.30	free of charge	PLN 1.30	free of charge
	– other payment orders (standard or express)	PLN 20						
	d) Przelew24 transfer [2)]	PLN 0.50		-	PLN 0.50			

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)[6]
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
	NOTE: [1] The fee is not collected for transfers to credit accounts and term deposit accounts. [2] The service is not available for FX accounts. [3] Applies to transfers to ZUS (Social Insurance Institution) and tax authorities. [4] Applies to the first 10 transfers made from the primary account in a given calendar month. [5] Does not apply to additional accounts in PLN. [6] Applies to the first 100 transfers made from the primary account in a given calendar month. [7] Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 8 ("Foreign currency transactions") of the Schedule (part 2). [8] The first 10 BlueCash transfers made from the primary account in a given calendar month are free of charge. Subsequent BlueCash transfers are charged at the rate indicated in the table.							
3.	**Standing orders placed at the outlets of Santander Bank Polska S.A. or using electronic banking services**							
	1) Executing a standing order to transfer funds to an account in Santander Bank S.A.	free of charge						
	2) Executing a standing order to transfer funds to an account in another bank [1]	PLN 3		-	PLN 3			
	NOTE: [1] The service is not available for FX accounts.							

4.	**Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.**	PLN 10		
5.	**Direct debits** [1) 2)]			
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 2	-	PLN 2
	2) 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	-	PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:			
	a) by Santander Bank Polska S.A.	free of charge	-	free of charge
	b) by another bank	PLN 2	-	PLN 2
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 2	-	PLN 2
	NOTE: [1)] The service is not available for FX accounts. [2)] The fees specified in items 5(1) and 5(2) are collected from the payee (creditor), while the fees specified in items 5(3) and 5(4) are collected from the payer (debtor).			
6.	**Cheques in domestic trade** [1)]			
	1) Confirming a cheque	PLN 15	-	PLN 15
	2) Cheque collection	PLN 20	-	PLN 20
	NOTE: [1)] The service is not available for FX accounts.			
7.	**Account statement**			
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge		
	2) Account statement in the form of a SWIFT message: [1)]			
	a) MT940 (for each message/ statement page)	PLN 10		
	b) MT941 or MT942 [2)]	PLN 200		
	NOTE: [1)] An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. [2)] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.			
	3) Paper statement (payable for each generated statement):			
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge		
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 10		
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 10		
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 30		
	e) sent by registered mail [1)]	PLN 30		

	NOTE: [1] The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.	
	4) duplicate account statement	PLN 30
	5) 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

*** Applies to business accounts maintained on standard terms and conditions for the holders of Agro Pakiet (Agro Package).
***** Applies to business accounts maintained on individually agreed terms and conditions, including the accounts which were maintained on individually agreed terms and conditions at the Standardowa (Standard) Tariff on the day preceding 1 October 2010.

CHAPTER 3
CASH TURNOVER

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)
	Accounts maintained:	in PLN	in PLN	in foreign currencies	in PLN	in PLN	in PLN and foreign currencies	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.								
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account[1] and acts in their own name	0.75%, min. PLN 50						
	[1] The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts; b) term deposit accounts and securities accounts.							
	2. Cash deposit made in PLN to a cash deposit machine:							
	a) from the Bank's CDM network							
	- up to PLN 50,000 during a calendar month	free of charge						
	- more than PLN 50,000 during a calendar month	0.3%						
	b) from partner CDM networks[1]							
	- up to PLN 50,000 during a calendar month	free of charge						

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)
	- more than PLN 50,000 during a calendar month	0.3%						
	NOTE 1) The list of partner networks can be found at www.santander.pl.							
	3. Sealed cash deposit: NOTE: Fees for sealed cash deposits listed in (a) and (b) below are collected on the day when the deposit is accepted by Santander Bank Polska S.A.							
	a) made to an online drop box	0.4% (min. PLN 10) + VAT			free of charge	0.2% (min. PLN 10) + VAT	0.4% (min. PLN 10) + VAT	
	b) made at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT			free of charge	0.15% (min. PLN 10) + VAT	0.3% (min. PLN 10) + VAT	
	c) made at the post office (the service is available for agreements signed on or before 30 November 2025)	as specified in the agreement						
	d) cash-in-transit services	as specified in the agreement						
2.	**Additional fees and charges for cash deposits:**							
	1. Deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	-		60%	-		60%	
	2. Deposit of more than 50 pieces of PLN coins (the fee is based on the sum deposited in coins)	5%, min. PLN 10				5%, min. PLN 10	5%, min. PLN 10	
	NOTE: The fees listed in item 2(1) and item 2(2) are increased by VAT if they are collected for sealed deposits.							
	3. Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT						
	4. Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT						
3.	**Cash withdrawal**							
	1. Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.75%, min. PLN 50						
	2. Cash withdrawal made at an ATM using a BLIK code							
	a) at ATMs from the network of Santander Bank	free of charge						

Item	Service	Konto Firmowe Godne Polecenia (Business Account Worth Recommending)	Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium)	Biznes Pakiet Optimum (Business Package Optimum) Tariff	dla Agrobiznesu (Agribusiness) Tariff ***	Konto Non Profit (Non Profit Account)	Negocjowana (Negotiated) Tariff *****	Konto Firmowe Online (Online Business Account)
	Polska S.A.							
	b) at ATMs from networks other than the one of Santander Bank Polska S.A.	free of charge						
	3. Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is based on the amount that was not withdrawn)	0.3%, min. PLN 100						
	4. Cash-in-transit services for a sealed cash withdrawal (the fee charged is increased by VAT)	as specified in the agreement						

CHAPTER 4
ELECTRONIC BANKING SERVICES

Item	Service	Rate
1.	2.	3.
1.	**Mini Firma; Moja Firma plus**	
	1) Access to electronic banking services:	
	a) Mini Firma services	free of charge
	b) Moja Firma plus services (for each started month)	PLN 55
	2) Use of the Mini Firma service	
	a) for the first user of the Mini Firma service	free of charge
	b) for each subsequent user of the Mini Firma service (for each started month of using the service)	PLN 5
	3) Issuing a token (one-off fee)	PLN 70
	4) Sending an smsCode at the customer's request	PLN 0.20/ free of charge
	NOTE: 1. The first five smsCodes sent in a given month are free of charge. 2. The fees referred to in items 1(1), 1(2) and 1(4) are collected on the 5th day of the next calendar month after the month to which they apply. 3. The fees referred to sending an smsCode at the customer's request are not collected for the Online Business Account.	
	5) Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package)	
	a) use of the package (payable for each started month)	PLN 10

Item	Service	Rate
	b) sending an alert in the form of a text message (payable for each message)	PLN 0.30
	NOTE: 1) The fee for Pakiet Alerty24 Moje Pieniądze (Alerts24 My Money Package) covers 20 alerts in the form of text messages and an unlimited number of alerts in the form of emails. The fee specified in item 1(5)(b) is collected for each additional alert sent after reaching the number of alerts available as part of the package fee. 2) The fees referred to in item 1(5) are collected on the fifth day of the next calendar month after the month to which they apply.	
2.	**iBiznes24, new iBiznes24**	
	1) Subscription fee for access to and use of the service (payable monthly for the previous calendar month):	
	a) SME extended profile, new iBiznes24 SME profile	PLN 200
	2) Authorisation tools:	
	a) issuing a token (one-off fee)	PLN 70
	b) sending an smsCode at the customer's request	PLN 0.20
	3) Maintenance visit for the iBiznes24/ new iBiznes24 service at the customer's request	PLN 300
	NOTE: The fees and charges referred to in items 2(1)–2(3) are collected by Santander Bank Polska S.A. by the fifth day of the next calendar month after the month to which they apply.	
	4) Training session:	
	a) the first session after activating the service	free of charge
	b) each subsequent training session	PLN 500
	5) Alerty24 (Alerts24) packages/ notification packages	
	a) use of the package (monthly fee payable for each started month)	
	– Standard package	PLN 0.25
	– Mini package: 30 text messages and unlimited number of emails	PLN 5
	– Midi package: 60 text messages and unlimited number of emails	PLN 10
	– Maxi package: 150 text messages and unlimited number of emails	PLN 30
	– Large package: 250 text messages and unlimited number of emails	PLN 50
	– Bezpieczeństwo (Security) package	free of charge
	b) Sending an additional alert/ notification in a text message (payable for each message)	PLN 0.25

NOTE: The fees for executing instructions, requests and transactions made using electronic banking services are specified in other chapters of this Appendix.

CHAPTER 5
PAYMENT CARDS

Item	Service	Visa Business Debit	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	**Card fee**:								
	1) for a card issued to an account maintained in PLN at a tariff other than the one listed in item 1(2)	PLN 7**/ free of charge		PLN 250*	PLN 150*	PLN 300*	PLN 300*	PLN 350*	EUR 25*
	2) for a card issued to an account maintained at the Non Profit Tariff:	free of charge	PLN 7**/ free of charge	PLN 250*	PLN 150*	PLN 300*	PLN 300*	PLN 350*	-
	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 400.								
2.	**Express production of a new card** (within 5 business day of signing the payment card agreement by the customer)	PLN 30			PLN 50			free of charge	EUR 15
3.	**Cash withdrawal made with a card**								
	1) at ATMs of Santander Bank Polska S.A.	free of charge			3%, min. PLN 5				3%, min. EUR 1.50
	2) at ATMs of banks other than Santander Bank Polska S.A. in Poland, at the outlets and partner outlets of Santander Bank Polska S.A. and at the terminals of other institutions in Poland	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 [2)] / 3.5%, min. PLN 5*** [1)]	1.5%, min. PLN 10	3.5%, min. PLN 5				3.5%, min. EUR 1.50
	3) in EUR at ATMs and terminals of other institutions in EEA member states	free of charge*/ 1.5%, min. PLN 5**/ 3.5%, min. PLN 5	1.5%, min. PLN 5 [2)] / 3.5%, min. PLN 5*** [1)]	1.5%, min. PLN 10	3.5%, min. PLN 5				3.5%, min. EUR 1.50

Item	Service	Visa Business Debit	MasterCard Business Debit	Visa Business	Visa Business with an individual spending limit	Visa Business charge	MasterCard Business charge	Visa Business Gold charge	Visa Business in EUR
	4) at ATMs and terminals of other institutions outside of Poland except for those listed in item 3(3)	4%, min. 10%		1.5%, min. PLN 10	4%, min. 10%				4%, min. EUR 3
	5) as part of the cash back service	free of charge		-					
	NOTE: * Applies to cards issued to the accounts maintained at the Biznes Pakiet MAXI (Business Package MAXI) Tariff and cards issued on or after 2 May 2014 at the dla Agrobiznesu (Agribusiness) Tariff. ** Applies to cards issued to accounts maintained at the Biznes Pakiet OPTI (Business Package OPTI) tariff. *** Applies to cards issued to the accounts maintained at the Biznes Pakiet MINI (Business Package MINI) Tariff, Konto Firmowe Godne Polecenia (Business Account Worth Recommending) Tariff or Konto Firmowe Godne Polecenia Premium (Business Account Worth Recommending Premium) Tariff.								
4.	**Fee for quasi-cash transactions**	4%, min. 10%							4%, min. EUR 3
5.	**Effecting a non-cash transaction**	free of charge				1.5%			free of charge
6.	**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)	3.5%		2.5%	3.5%	free of charge			3.5%
7.	**Generating a list of transactions**								
	1) for a company (aggregate list)	PLN 5			free of charge				
	2) for a card user	PLN 10			PLN 10	free of charge			EUR 3
8.	**Checking the balance of available funds at ATMs**	PLN 5				free of charge			EUR 1
9.	**Changing the PIN at the ATMs of Santander Bank Polska S.A.**	PLN 8.50							EUR 2
10.	**Generating a new PIN for a card at the request of the user**	PLN 10							EUR 2.50
11.	**Renewal of a card issued** to an account maintained at the Non Profit Tariff	PLN 15	-						

[1)] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the *Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
[2)] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the *Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*

NOTE: The Bank may refuse to issue or renew an off-sale card, or replace it with a card it currently offers. If the account's pricing tariff changes, the Bank may refuse to issue or renew a card which is not available for the new account tariff.

CHAPTER 6
TRADE FINANCE TRANSACTIONS

Item	Service	Rate
1.	2.	3.
1.	**Export collection**	
	1) Sending documents or bills of exchange/ promissory notes for export collection	0.2%, min. PLN 150, max. PLN 500
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Changing the terms and conditions of collection	PLN 100
2.	**Import collection**	
	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 (specified by the foreign bank) NOTE: The fee is based on the total collection value.	0.2%, min. PLN 200, max. PLN 800
	2) Releasing documents without payment/ returning uncollected documents/ cancelling documents	PLN 100
	3) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	4) Protesting a bill of exchange NOTE: The fee is increased by the costs and charges incurred by the Bank.	PLN 250
	5) Changing the terms and conditions of collection	PLN 100
	6) Partial payment for import collection (without releasing the documents/ bills of exchange/ promissory notes)	PLN 100
3.	**Export letter of credit**	
	1) Notifying of an export letter of credit	PLN 300
	2) Confirming an export letter of credit	as decided by the Bank
	NOTE: The fees are: a) collected for each started 3-month validity period of the letter of credit, including the payment deferral period (if any), b) based on the amount of the letter of credit, including the amount tolerance (if any).	
	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 – for a confirmed export 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 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 collected based on the increase amount. b) other changes to a letter of credit, including the cancellation of a letter of credit or writing down the unutilised balance of the letter of credit	0.2%, min. PLN 250 as decided by the Bank PLN 200
	4) Verifying the documents at the customer's request (for an unconfirmed letter of credit)	PLN 300
	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 verified document)	PLN 30
	6) Payment under a letter of credit (collected based on the amount specified in documents)	0.25%, min. PLN 250
	7) Assigning an export letter of credit NOTE: The fee is collected from the original beneficiary unless agreed otherwise.	0.2%, min. PLN 250

Item	Service	Rate
	8) Supervising a deferred payment	PLN 200
	9) Transferring the inflows from a letter of credit	PLN 100
4.	**Forfaiting (purchase of export receivables)**	as specified in the agreement + VAT
5.	**Import letter of credit**	
	1) Issuing an import letter of credit	0.35%, min. PLN 250
	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 collected based on the increase amount.	0.35%, min. PLN 250
	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 200
	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 and depends on the currency applied in the presented documents)	PLN 300/ USD 80/ EUR 70
	5) Supervising a deferred payment	PLN 200
	6) Payment under a letter of credit (the fee is based on the amount specified in documents)	0.2%, min. PLN 250
	7) Endorsing documents issued in favour of the Bank or issuing an authorisation to collect goods	PLN 200
	8) Preparing a draft letter of credit at the customer's request	PLN 200
6.	**Guarantee received by the Bank/ stand-by letter of credit (SBLC) received by the Bank**	
	1) Notifying and/or registering a guarantee received by the Bank/ SBLC or a change to a guarantee received by the Bank/ SBLC	PLN 300
	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
	3) Verifying the claim and/or documents	PLN 300
	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
	5) Payment under a guarantee (the fee is calculated based on the payment demand amount)	0.25%, min. PLN 200, max. PLN 600
	6) Preparing a draft letter of credit at the customer's request	PLN 200
7.	**Guarantee issued by the Bank/ stand-by letter of credit (SBLC) issued by the Bank/ counter-guarantee issued by the Bank**	
	1) Arrangement fee for sanctioning a guarantee limit/ guarantee/ counter-guarantee/ SBLC NOTE: 1) The arrangement fee is calculated based on the requested amount of the bank service. 2) The arrangement fee is a one-off fee payable on the day of concluding the agreement. 3) In the case of a guarantee limit, the arrangement fee can be collected once and be based on the sanctioned limit amount, collected for each guarantee on the day when it is issued, or collected both for the sanctioned limit amount and for each issued guarantee.	min. 1%, not less than PLN 500*
	2) Fee for issuing a guarantee, counter-guarantee or SBLC (for each started 3-month validity period of the Bank's obligation) NOTE: The fee is based on the transaction amount and collected on the first day of each fee period.	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)

Item	Service	Rate
	3) Increasing the amount of a guarantee/ counter-guarantee/ SBLC 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 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.	0.5%–5%, min. PLN 300 */ USD 85 (for guarantees issued in USD) EUR 75 (for guarantees issued in EUR)
	4) Other changes to the terms and conditions of a guarantee/ SBLC, including extension of the validity period if it does not go beyond the period for which the fee has already been collected NOTE: If the changes described in items 7(3) and 7(4) are made at the same time, only the higher of fees is collected.	PLN 200*
	5) Preparing a guarantee form: – if the instruction to issue a guarantee has been cancelled, or – if the customer has not collected the guarantee within 10 business days, or – if the guarantee has been cancelled before it becomes effective.	PLN 200*
	6) Payment under a guarantee/ counter-guarantee/ SBLC (the fee is based on the claim amount)	0.5%, min. PLN 200*
	7) Handling the assignment of rights under a guarantee	PLN 200
	8) Issuing a guarantee/ counter-guarantee using a different template than the standard one used by the Bank 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(2).	PLN 300*
8.	**Additional fees and charges**	
	1) Preparing a certificate, report or list or performing another operation related to transactions from Chapter 8 by Santander Bank Polska S.A. at the customer's request	PLN 200 or as specified in the agreement

*or the equivalent of this amount in another currency

CHAPTER 7
LOANS, OVERDRAFTS AND CREDIT SERVICES

Item	Service	Rate
1.	2.	3.
1.	**Processing an application for a loan/ overdraft/ credit service**	free of charge
2.	**Arrangement fee** (for sanctioning a loan/ overdraft/ credit service or renewing it for another period):	min. 3.5%
	NOTE: 1) The arrangement fee is calculated based on the sanctioned amount of the loan/ overdraft/ credit service. 2) The arrangement fee is a one-off fee payable on the day of concluding the loan/ overdraft/ credit service agreement. 3) In the case of a loan sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A., the fee is calculated based on the entire agreement period.	
3.	**Fee for automatic lending period extension** (payable on the day when the lending period is automatically extended)	2.5%
	NOTE: Automatic lending period extension is the extension of the overdraft repayment period by one year on the same terms and conditions and without the need to make a written annex to the agreement.	
4.	**Commitment fee** (*per annum*)	min. 2.5%
	NOTE: 1) The commitment fee is collected based on the difference between the amount made available and the amount utilised. The fee *per annum* is equal to the daily commitment fee multiplied by the number of days in the financial year specified in the credit facility agreement. The daily fee and the fee *per annum* are rounded to 4 decimal places. 2) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	
5.	**Early repayment fee**	min. 5%
	NOTE: The early repayment fee does not apply to PLN overdrafts, FX overdrafts and revolving loans. It is based on the amount repaid before the date specified in the repayment schedule.	
6.	**Changing the terms and conditions of a loan/ overdraft/ credit service agreement**	
	1) increasing the amount of a loan/ overdraft/ credit service, extending the loan/ overdraft/ credit service agreement period, or extending the repayment period for a loan/ credit service/ loan instalment	min. 1.5%, not less than PLN 200*
	2) other changes (e.g. extending the loan/ overdraft/ tranche availability period, modifying the security cover)	min. PLN 500*
	NOTE: 1) The fee is payable once and based on the amount subject to the annex/ increase amount/ extension amount. 2) If multiple terms and conditions of the agreement are changed at the same time, only the highest of fees is collected. 3) The fee is not collected: a) if the change of the terms and conditions of the agreement is required to adapt them to generally applicable laws (external regulations) b) if the change of the agreement consists in increasing the mortgage amount as a result of using that mortgage to secure another credit facility.	
7.	**Processing an application for a letter of promise for a loan/ overdraft/ credit service and issuing the letter of promise** (the fee is based on the promised amount; if the loan/ overdraft/ credit service is sanctioned, the arrangement fee is reduced by the amount of this fee)	min. 0.25%, not less than PLN 1,000
8.	**Fee for failure to ensure the declared inflows**	0.25%
	NOTE: 1) The fee is collected monthly based on the disbursed loan amount, taking into account the repayments made as at the last day of the month preceding the verification of the monthly inflows. It applies to investment loans, working capital loans, Biznes Ekspres (Business Express) loans, Biznes Ekspres EBI (Business Express EIB) loans, Biznes Ekspres dla profesjonalistów (Business Express for professionals) loans, Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) loans, and Biznes Ekspres Hipoteka (Business Express Mortgage) loans. 2) The fee is collected monthly based on the amount of the credit limit as at the last day of the month preceding the verification of the monthly inflows. It applies to overdrafts.	
9.	**Management fee** NOTE: 1) The fee is calculated quarterly based on the utilised credit facility amount as at the last day of the calendar quarter. 2) The fee is not collected for loans sanctioned to finance payments under letters of credit and secure the letters of credit issued by Santander Bank Polska S.A.	0.065%

Item	Service	Rate
10.	**Fee for failure to provide an insurance policy for the loan/ overdraft security cover** NOTE: 1) The fee is collected in the month during which the Bank identified the lack of the insurance policy. 2) The fee is collected for each started month after the expiry of the term specified in the agreement to assign rights under the insurance policy.	PLN 20
11.	**Preparing a repayment capacity certificate:**	
	1) for a customer with credit exposure not higher than PLN 1m	PLN 200
	2) for a customer with credit exposure of more than PLN 1m	PLN 400
12.	**Preparing a written justification of repayment capacity assessment:**	
	1) for a credit facility whose amount is not higher than PLN 1m	PLN 150
	2) for a credit facility whose amount is higher than PLN 1m	PLN 300
13.	**Preparing:**	
	1) a promise to approve the exemption from mortgage for:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 500
	2) an approval of exemption from mortgage for:	
	a) one commercial unit/ housing unit/ real property	PLN 100
	b) multiple commercial units/ housing units/ real properties	PLN 1,000
14.	**Debt restructuring**: fee for preparing annexes / agreements / debt take-over agreements / debt accession agreements / memoranda of understanding/ settlements related to the restructuring of debt arising from the utilisation of a loan/ overdraft/ credit service	1%–5%, min. PLN 200

* or the equivalent of this amount in another currency

NOTE:

1) This Chapter applies to working capital and investment loans, including but not limited to: PLN overdrafts, FX overdrafts, working capital loans, Biznes Ekspres (Business Express), Biznes Ekspres EBI (Business Express EIB) Biznes Ekspres dla profesjonalistów (Business Express for professionals), Biznes Ekspres EBI dla profesjonalistów (Business Express EIB for professionals) and Biznes Ekspres Hipoteka (Business Express Mortgage) loans, Agro Produkcja (Agro Production), Agro Pomostowy (Agro Bridging), Agro Inwestycja (Agro Investment), Agro Budowa, (Agro Construction) and Agro Grunt (Agro Land) loans.

2) In the case of loans sanctioned in cooperation with the Agency for Restructuring and Modernisation of Agriculture (ARiMR), the total amount of loan-related fees and charges due to the Bank cannot exceed the amount of the fee specified in the agreement between Santander Bank Polska S.A. and ARiMR. The current amount of the fee is published at www.santander.pl in the “Kredyty” (“Loans”) section.

CHAPTER 8
OTHER FEES AND CHARGES

Item	Service	Rate
1.	2.	3.
1.	**Preparing a confirmation of executing one transaction at the customer's request**	PLN 30
	NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	
2.	**Account history** (fee for each month started)	PLN 30
3.	**Preparing information, a certificate (excluding the certificates specified in Chapter 7: "Loans, overdrafts and credit services"), an opinion about the customer (excluding the opinion for an auditor specified in item 4 of this Chapter), a copy, a photocopy or another document (including the documents that disclose banking secrecy) that refers to one customer:**	
	1) at the request of the customer or another authorised party, excluding the requests specified in items 3(2) and 3(3)	PLN 70
	2) at the request of a court enforcement officer made using the OGNIVO application	as specified in the agreement between Santander Bank Polska S.A. and KIR
	3) at the request of another bank	PLN 50
	NOTE: 1) The fee is paid by the ordering party. 2) The fee is not collected from the persons, bodies and institutions that are exempt from it under applicable laws. 3) The fee specified in items 3(1) and 3(3) is collected on the day when the instruction to prepare a document is accepted. The fee specified in item 3(2) is collected in line with the agreement between Santander Bank Polska S.A. and the KIR clearing house.	
4.	**Preparing an opinion for the customer's auditor**	PLN 150
5.	**Duplicate account statement for a term deposit account**	PLN 30
6.	**Renting a safe deposit box, safekeeping property** (fee collected upfront): NOTE: The fees apply to agreements made on or before 31 May 2023. As of 1 June 2023, the service is no longer offered.	
	1) for one month	PLN 60
	2) for one year	PLN 600
7.	**Blocking funds in a bank account** (for all operations):	
	1) in order to secure agreements between the account holder and Santander Bank Polska S.A.	PLN 20
	2) for another purpose	PLN 50
8.	**Assignment of funds** (for each single operation)	PLN 30
9.	**Sending a reminder**	PLN 20
10.	**Handling a garnishee order/ order to secure claims against a bank account**	
	1) Accepting a garnishee order/ order to secure claims against a bank account for execution (payable for each order)	PLN 30
	2) Executing a garnishee order/ order to secure claims	PLN 60
	NOTE: The fee for executing a garnishee order/ order to secure claims is collected for each enforced amount, excluding amounts lower than PLN 30, transferred at the order 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 an outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).	

Item	Service	Rate
11.	**Providing access to receivables arising from unsettled guaranteed sales of securities through Santander Brokerage Poland** (the fee is based on the amount of receivables made available)	0.2%
12.	**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
13.	**Non-standard services related to cash deposits, transfers and standing orders made to an account maintained by Santander Bank Polska S.A. or another Polish bank: 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
14.	**Electronic Debtors Identification (EIN)**	
	1) Activating the service	PLN 150
	2) Crediting the auxiliary account with the amount of transaction resulting from the EIN service	as specified in the agreement
	3) Preparing an annex to the agreement	PLN 25
	4) Generating a report for a period beyond the previous month (the fee is collected for each daily report)	PLN 5
15.	**Other services not specified in this Schedule or particularly labour-intensive services**	as specified in the agreement
16.	**Sending documents by courier at the customer's request**	PLN 30
17.	**Summary information about bank accounts provided using the Central Information database**	PLN 30
18.	**Purchase/ sale of convertible currencies**	0.3%
	NOTE: 1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed. 2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units. 3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).	
19.	**Monthly fee for holding a high balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.**	
	1) if the sum of positive balances at the end of the last day of the month is higher than PLN 5,000,000 but does not exceed PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.02%
	2) if the sum of positive balances at the end of the last day of the month is higher than PLN 250,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000.	0.045%
	NOTE: 1. The fee is calculated at the end of the last day of each month and collected by the end of the next month. 2. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated. 3. The fee will not be collected for December.	

Item	Service	Rate
20.	**Annual fee for holding a high year-end balance of funds in bank accounts (including term deposit accounts and overnight deposit accounts but excluding VAT accounts, custody accounts and escrow accounts) in PLN and in any other currency listed in the FX rate table of Santander Bank Polska S.A.** NOTE: 1. The fee is calculated each year at the end of 31 December and collected by the end of January of the next year. 2. The fee is collected if the sum of all positive balances at the end of the calendar year is higher than PLN 5,000,000. The fee is based on the amount by which the sum of positive balances exceeds PLN 5,000,000. 3. If the accounts are not maintained in PLN, the fee will be calculated using the average NBP rate for the relevant currency that applies on the day on which the fee is calculated.	0.3%
21.	**Monthly fee for holding a high balance of funds in bank accounts (except for VAT accounts, term deposit accounts, overnight deposit accounts, custody accounts and escrow accounts) in the currencies whose interest rates are currently negative**	Rate
	1) for PLN accounts (the fee is collected if the total balance 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
	2) for EUR accounts (the fee is collected if the total balance 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
	3) for USD accounts (the fee is collected if the total balance 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 Financing Rates (SOFR) published by the Federal Reserve Bank of New York
	4) for GBP accounts (the fee is collected if the total balance 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 Sterling Overnight Index Average (SONIA) rates published by the central bank of England
	5) for CHF accounts (the fee is collected if the total balance 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

Item	Service	Rate
	6) for CZK accounts (the fee is collected if the total balance 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 overnight Prague Interbank Offered Rate (PRIBOR) published by the Czech Financial Benchmark Facility
	7) for DKK accounts (the fee is collected if the total balance 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 total balance 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
	9) for SEK accounts (the fee is collected if the total balance 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 total balance 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 total balance 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 Norwegian Overnight Weighted Average (NOWA) rates published by the central bank of Norway
	NOTE: i. The fee is calculated monthly on the basis of the amount by which the total average positive monthly balance of funds in all applicable bank accounts maintained for the customer in a given currency exceeds the threshold specified for that currency in the above table. ii. The fee for a given month will be collected only if the interest rate for that currency is negative at the end of the last day of the month to which a given fee applies. iii. The fee will be collected by the last business day of the next month after the month to which it applies.	

SECTION 2 OFF-SALE PRODUCTS AND SERVICES OF SANTANDER BANK POLSKA S.A. (CONTINUED) AND THE FORMER KREDYT BANK S.A.

All fees and charges not specified in Section 2 are collected in line with other chapters of this Appendix.

1. BUSINESS ACCOUNTS

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	**Maintaining an account** (monthly)	PLN 150	PLN 150 [1]	PLN 150 [2]	PLN 150			
	Maintaining an auxiliary account in PLN and an FX current account (monthly)	PLN 15	-	free of charge	-	-	free of charge	PLN 15
	NOTE: [1] The holders of a business account maintained at the Biznes Pakiet OPTI (Business Package OPTI) Tariff are exempt from the fee for maintaining the following additional business accounts available as part of Business Package OPTI and opened before 1 December 2019: – 1 account maintained in EUR at the Biznes Pakiet Optimum (Business Package Optimum) Tariff and – 1 account maintained in PLN at the Business Package OPTI Tariff. [2] The holders of a business account maintained as part of the Biznes Pakiet MAXI (Business Package MAXI) Tariff, Biznes Pakiet Maximum (Business Package Maximum) Tariff, EKSTRABIZNES (EXTRABUSINESS) Account [b] or Pozostali Klienci (Other Customers) Tariff are exempt from the fee for maintaining the following additional business accounts (if they were opened before 1 December 2019) on the following conditions: – 1 account maintained in EUR, USD, GBP or CHF at the Biznes Pakiet Optimum (Business Package Optimum) Tariff or – 50 accounts maintained in PLN at the Business Package MAXI Tariff.							
2.	**Transfers**							
	1) Transfer to an account in Santander Bank Polska S.A.[1), 2)], transfer to an account in another bank or EUR payment order sent to an EEA	PLN 100						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	member state other than Poland3) (ordered at an outlet of Santander Bank Polska S.A.)							
	2) Transfers ordered using electronic banking services							
	a) to the customer's own account in Santander Bank Polska S.A.	free of charge						
	b) to a third-party account in Santander Bank Polska S.A.	PLN 3.50						
	c) Elixir transfer	PLN 3.50						
	d) Express Elixir2) or BlueCash2) transfer	PLN 10						
	e) SORBNET transfer	PLN 30						
	f) EUR payment order sent to an EEA member state other than Poland3):							
	– SEPA payment order	PLN 3.50						
	– other payment orders	PLN 30						
	g) Przelew24 transfer2)	PLN 0.50						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff (iii)	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff (iii); EKSTRABIZNES (EXTRABUSINESS) Account b); Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) (v); Biznes Pakiet Optimum (Business Package Optimum) Tariff (iii)	Standardowa (Standard) Tariff (i)	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. c)	EKSTRABIZNES (EXTRABUSINESS) Account a)
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	NOTE: 1) The fee is not collected for transfers to credit accounts and term deposit accounts. 2) The service is not available for FX accounts. 3) Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 8 ("Foreign currency transactions") of the Schedule (part 2).							
3.	**Standing orders placed at the outlets of Santander Bank Polska S.A. or via electronic banking services**							
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A. 1)	free of charge						
	2) Executing a standing order to transfer funds to an account in another bank 1)	PLN 3.50						
	NOTE: 1) The service is not available for FX accounts.							
4.	**Direct debits** 1) 2)							
	1) Crediting the payee's (creditor's) account as part of a direct debit	PLN 3.50						
	2) 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 3.50						
	3) Executing a direct debit from the payer's account to the payee's account maintained:							
	a) by Santander Bank Polska S.A.	free of charge					free of charge	
	b) by another bank	PLN 3.50					PLN 3.50	

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 2						
	5) Withdrawing consent to a direct debit	PLN 5						
	NOTE: [1] The service is not available for FX accounts. [2] The fees specified in items 4(1) and 4(2) are collected from the payee (creditor), while the fees specified in items 4(3), 4(4) and 4(5) are collected from the payer (debtor).							
5.	**Cash deposit**							
	1) Cash deposits:							
	a) open cash deposit made at an outlet of Santander Bank Polska S.A.	1%, min. PLN 50						
	b) sealed cash deposit:							
	– made to an online drop box	0.35% (min. PLN 10) + VAT						
	– made at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT						
	NOTE: Fees for sealed cash deposits listed in item 6(1)(b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.							
	2) Cash deposit made in PLN to a cash deposit machine:							
	a) from the Bank's CDM network							
	- up to PLN 100,000 during a calendar month	0.5%						
	- more than PLN 100,000 during a calendar month	0.8%						
	b) from partner CDM networks[1]							

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	- up to PLN 100,000 during a calendar month	0.5%						
	- more than PLN 100,000 during a calendar month	0.8%						
	NOTE: [1] The list of partner networks can be found at www.santander.pl.							
	3) Sealed cash deposit made at the post office (the service is available for agreements signed on or before 30 November 2025)	as specified in the agreement						
	4) Cash-in-transit services for a sealed cash deposit	as specified in the agreement						
6.	**Additional fees and charges**							
	a) deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	-		60%	-	60%		
	b) deposit of more than 50 pieces of PLN coins (the fee is based on the sum deposited in coins)	5%, min. PLN 10						
	NOTE: The fees listed in item 6(a) and item 6(b) are increased by VAT if they are collected for sealed deposits.							
	c) issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT						
	d) sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT						
	e) issuing a report on cash differences in a sealed cash deposit	PLN 30 + VAT						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	NOTE: The fee is collected after the deposit has been settled.							
7.	**Cash withdrawal at an outlet of Santander Bank Polska S.A.**	1.2%, min. PLN 100						
	NOTE: 1) Fees and charges for cash withdrawal with the use of payment cards are listed in Chapter 5 (“Payment cards”) of Section 1.							
8.	**Failure to collect the amount of a withdrawal notified in advance at the agreed date** (the fee is based on the amount that was not withdrawn)	0.3%, min. PLN 100						
9.	**Cash-in-transit services for a sealed cash withdrawal** (the fee charged is increased by VAT)	as specified in the agreement						
10.	**Cheques in domestic trade** [1]							
	1) Confirming a cheque	PLN 15						
	2) Cheque collection	PLN 20						
	NOTE: [1] The service is not available for FX accounts.							
11.	**Account statement**							
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	2) Account statement in the form of a SWIFT message: [1]							
	a) MT940 (for each message/ statement page)	PLN 10						
	b) MT941 or MT942 [2]	PLN 200						
	NOTE: [1] An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date of the last business day of the calendar month. [2] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.							
	3) Paper statement (payable for each generated statement):							
	a) sent by unregistered mail once a month or less frequently to the customers that are not using electronic banking services	free of charge						
	b) sent by unregistered mail once a month or less frequently to the customers that are using electronic banking services	PLN 10						
	c) sent by unregistered mail more than once a month or after each change in the account balance	PLN 10						
	d) collected at an outlet of Santander Bank Polska S.A.	PLN 30						
	e) sent by registered mail [1]	PLN 30						

Item	Service	Biznes Pakiet MINI (Business Package MINI) Tariff; Biznes Pakiet MINIMUM (Business Package MINIMUM) Tariff [iii]	Biznes Pakiet OPTI (Business Package OPTI) Tariff	Biznes Pakiet MAXI (Business Package MAXI) Tariff; Biznes Pakiet Maximum (Business Package Maximum) Tariff [iii]; EKSTRABIZNES (EXTRABUSINESS) Account [b]; Pozostali Klienci (Other Customers) Tariff	Taryfa dla Wolnych Zawodów (Tariff for Freelancers) [v]; Biznes Pakiet Optimum (Business Package Optimum) Tariff [iii]	Standardowa (Standard) Tariff [i]	EKSTRABIZNES DIRECT (EXTRABUSINESS DIRECT) package; EKSTRABIZNES MIKRO (EXTRABUSINESS MICRO) package; negotiated tariff for the customers of the former Kredyt Bank S.A. [c]	EKSTRABIZNES (EXTRABUSINESS) Account [a]
	Accounts maintained:	in PLN	in PLN	in PLN and foreign currencies	in PLN	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies
	NOTE: [1] The fee for an account statement sent by registered mail applies to the accounts for which this option was selected before 16 September 2006. As of 16 September 2006, the service is no longer available.							
	4) duplicate account statement	PLN 30						
	5) 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						

[i] Applies to the current accounts maintained at this pricing tariff on standard terms and conditions before 1 March 2009.
[ii] Applies to the current accounts maintained at this pricing tariff before 16 September 2006.
[iii] Applies to the current accounts maintained at this pricing tariff before 15 March 2010. The Biznes Pakiet Minimum (Business Package Minimum) Tariff applies to the accounts whose holders are sole proprietors, i.e. self-employed natural persons.

[a] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(C) of the *Schedule of fees and charges for institutional customers previously serviced by the Retail Banking Division of the former Kredyt Bank S.A. and currently serviced by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
[b] Applies to the accounts which before 27 October 2014 were maintained on the terms and conditions specified in Part I(B) of the *Schedule of fees and charges for products and services for SME customers provided by Santander Bank Polska S.A. as the legal successor of Kredyt Bank S.A.*
[c] Applies to the accounts which were maintained on individually agreed terms and conditions before 27 October 2014 (i.e. at least one of their terms and conditions differed from the standard ones), regardless of the former name of their package or pricing item.

NOTE:
Fees and charges for:

– EKSTRABIZNES MIESZKAJ (EXTRABUSINESS LIVE), EKSTRABIZNES LEX (EXTRABUSINESS LEX), EKSTRABIZNES MEDYK (EXTRABUSINESS MEDICAL) and EKSTRAPASTORES (EXTRAPASTORES) current and auxiliary accounts are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account [a)] or EKSTRABIZNES (EXTRABUSINESS) Account [b)] (as applicable);
– current and auxiliary accounts for state budgetary units are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account [b)] or Biznes Pakiet MAXI (Business Package MAXI), as applicable;
– current and auxiliary accounts for commercial and financial entities are collected at the pricing tariff for EKSTRABIZNES (EXTRABUSINESS) Account [a)] or Biznes Pakiet MAXI (Business Package MAXI), as applicable;
regardless of the former name of their package or pricing item.

2. INSURANCE

General provisions:

1) If the customer fails to ensure that the balance of funds in the bank account designated for the collection of insurance fees is sufficient to cover the insurance fees specified in this Appendix, the insurance cover will be terminated or will not start (as set out in the relevant Insurance Terms and Conditions).
2) Detailed information about the insurance cover and definitions of the Share and Debt Balance are available in the applicable Insurance Terms and Conditions.

Item	Service	Rate
1.	2.	3.
1.	**Payment card insurance:**	
	1) Pewne Pieniądze (Safe Money) financial insurance package: monthly fee for Visa Business Debit or MasterCard Business Debit card insurance	PLN 3
	NOTE: If the card user takes out the insurance when signing an agreement for a new card, the fee is not collected during the first two months of the insurance period.	
2.	**Biznes Gwarant (Business Guarantor) insurance** (offered until 27 March 2015). Insurance fee:	
	1) Biznes Ekspres (Business Express) loans, Biznes Ekspres Hipoteka (Business Express Mortgage) loans, working capital loans, investment loans excluding Biznes Hipoteka (Business Mortgage) loans:	
	a) with a lending period of up to 36 months (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases [1)] and Insurance Premium Indicators [2)]
	a) with a lending period higher than 36 months:	
	– the first fee collected once for the period from making the loan available to the end of the 36th month of the loan agreement period	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases [1)] and Insurance Premium Indicators [2)]
	– subsequent annual fees collected during the period from the first day after the end of the 36th month of the loan agreement period to the end of the loan agreement period	Annual fee = sum of products of Insurance Premium Bases [1)] and Insurance Premium Indicators [2)]
	2) Overdrafts (one-off fee)	Lending period (number of days) / 365 * Annual fee where: Annual fee = sum of products of Insurance Premium Bases [3)] and Insurance Premium Indicators [4)]
	[1)] Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the sum of the Debt Balance and unutilised loan amount in line with the loan agreement as at the day of calculating the Business Guarantor insurance fee, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	Principal instalment payable on the day when the Business Guarantor insurance fee is calculated as specified in the original repayment schedule
	[2)] Insurance Premium Indicator:	

Item	Service	Rate
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	3.89%
	– hospitalisation	10.01%
	3) Insurance Premium Basis:	
	– death, total incapacity for work	Share multiplied by the amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	– temporary incapacity for work as a result of an accident, hospitalisation	The amount of overdraft made available in line with the overdraft agreement, without taking into account the insurance fee amount
	4) Insurance Premium Indicator:	
	– death	1.749%
	– total incapacity for work	0.141%
	– temporary incapacity for work as a result of an accident	0.144%
	– hospitalisation	0.369%
3.	**Insurance covering a property or a property under construction** (offered until 27 March 2015). An annual fee equal to the sum insured multiplied by the relevant rate specified below:	
	1) insurance covering a property	0.08%
	2) insurance covering a property under construction	0.2%
	3) Movable asset insurance, private-life third-party liability insurance and Home Assistance insurance (available in three options depending on the sum insured)	
	a) option I	PLN 120
	b) option II	PLN 250
	c) option III	PLN 380

3. LOANS, OVERDRAFTS AND CREDIT SERVICES

Applies to the off-sale loans, overdrafts and credit services provided by the former Kredyt Bank S.A. based on applications submitted by 8 September 2013.

Item	Service	Rate
1.	2.	3.
1.	**Fee for extending a renewable credit limit agreement** (based on the sanctioned limit amount, payable each time the agreement is extended and collected on the extension day) (applies to the Szybki kredyt (Quick Credit) and Szybki kredyt dla branż (Quick Credit for Sectors) renewable credit limits and overdrafts in Ekstrabiznes (Extrabusiness) accounts)	1.5%
2.	**Commitment fee**	

Item	Service	Rate
	1) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan, Wspólnota Mieszkaniowa (Housing Community) loan (if sanctioned to a customer keeping simplified accounts) as well as non-renewable working capital loan and Biznes Ekspres (Business Express) loan	min. 1%
	2) For the following products: business investment loan, Ekstrakredyt Inwestycyjny (Extra Investment Loan), Inwestycja z Unią Europejską (Investment with the European Union) loan, kredyt inwestycyjny z Unią Europejską (investment loan with the European Union), thermomodernisation/ renovation loan (if sanctioned to a customer keeping full accounts)	min. 0.5%
	NOTE: The availability fee is calculated once and based on the loan amount that was made available but was not utilised. It is payable on the next day after the expiry of the loan availability period.	
3.	**Commitment fee** NOTE: The commitment fee for an FX overdraft or overdraft denominated in a foreign currency is calculated by Santander Bank Polska S.A. in the currency in which the overdraft was sanctioned.	
	1) For Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account and overdraft for SME customers (if sanctioned to an SME customer keeping simplified accounts). The fee is calculated and collected once a month based on the unutilised overdraft amount if the average monthly utilisation of the overdraft is lower than 50% of the sanctioned amount.	min. 0.5%
	2) For Szybki kredyt (Quick Credit) working capital overdraft, overdraft for SME customers and working capital overdraft for SME customers (if sanctioned to an SME customer keeping full accounts). The fee is calculated daily based on the unutilised overdraft amount and collected once a month.	min. 1.5%
	NOTE: The fee which is calculated daily based on the unutilised overdraft amount becomes due and payable on the last day of the calendar month. – The fee for overdraft agreements with all SME customers who use simplified accounting and for overdraft agreements signed before 1 July 2012 with SME customers keeping full accounts is calculated on the last day of each calendar month and collected together with the next debt repayment if the monthly overdraft utilisation ratio (ur) is lower than 0.5. Commitment fee (Cf): $Cf = sa * (1 - ur) * fr * d$ where: sa: sanctioned amount of the overdraft ur: monthly utilisation ratio for the overdraft, calculated in line with the following formula: $ur = \frac{\text{interest accrued at the end of a given month on the utilised overdraft amount}}{\text{interest for a given month on the full overdraft amount}}$ fr: fee rate $d = \frac{\text{number of lending days in a given month}}{\text{total number of days in a given month}}$	
4.	**Loan/ limit administration fee:** Applies to the Szybki kredyt (Quick Credit) renewable overdraft in the Ekstrabiznes (Extrabusiness) account, overdraft for SME customers, Szybki kredyt (Quick Credit) working capital overdraft, renewable working capital loan (in EUR or USD), non-renewable working capital loan (in PLN), working capital overdraft and working capital loan for SME customers (if sanctioned to an SME customer keeping full accounts) as well as to the investment loan, Inwestycja z Unią Europejską (Investment with the European Union) loan, thermomodernisation/ renovation loan, investment loan, Wspólnota Mieszkaniowa (Housing Community) loan and technological loan for SME customers.	min. 0.25%
	NOTE: The fee is collected for each 3-month period based on the actual exposure amount on the first day of that 3-month period. The actual exposure amount is understood as the loan/ overdraft amount that has been utilised or can be utilised. The first fee is collected on the day when the loan/ overdraft is made available to the borrower. The subsequent fees are collected on the last day of the calendar month during which a given 3-month period starts.	

Item	Service	Rate
5.	**Fee for Bank Gospodarstwa Krajowego** payable in the case of thermomodernisation/ renovation loans	As specified in the agreement made with Bank Gospodarstwa Krajowego

4. OTHER FEES AND CHARGES

Applies to off-sale products and services of the former Kredyt Bank S.A.

Item	Service	Rate
1.	2.	3.
1.	**Identification of a single KB Collect transaction (SPM)** (the fee depends on the number of transactions credited to an account with the specified identifier during a month)	
	1) below 10,000	PLN 0.25, min. PLN 250
	2) from 10,000 to 19,999	PLN 0.24, min. PLN 250
	3) from 20,000 to 34,999	PLN 0.22, min. PLN 250
	4) from 35,000 to 49,999	PLN 0.20, min. PLN 250
	5) from 50,000 to 99,999	PLN 0.19, min. PLN 250
	6) from 100,000 to 199,999	PLN 0.18, min. PLN 250
	7) from 200,000 to 299,999	PLN 0.17, min. PLN 250
	8) 300,000 or more	PLN 0.15, min. PLN 250

SECTION 2 (CONTINUED) OFF-SALE PRODUCTS AND SERVICES PROVIDED AS PART OF THE BUSINESS ACQUIRED BY SANTANDER BANK POLSKA S.A. ON 9 NOVEMBER 2018

All fees and charges not specified in Section 2 (continued) are collected in line with other chapters of this Appendix.

CHAPTER 1
PACKAGES AND ACCOUNTS

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	**Maintaining the main account in PLN**	free of charge	PLN 20	-			free of charge	-
	Average monthly balance in the customer's accounts required for exemption from the fee for maintaining the main account in PLN	not applicable	PLN 10,000.00	not applicable				
	Firma z przyszłością 200	-						PLN 200
	Firma z przyszłością 350	-						PLN 350
	Firma z przyszłością 700	-						PLN 700
	Firma z przyszłością 1000	-						PLN 1,000
	Maintaining the first PLN/ FX account	-		PLN 9.99	PLN 30		-	
	Maintaining each subsequent PLN/ FX account	PLN 10	PLN 20				-	
	Maintaining the current account dedicated to the service of grants/ subsidies*	PLN 10	PLN 20				-	
	Maintaining a VAT account	free of charge						
	* The account can only be used to hold funds from grants from the state budget awarded for specific purposes/ funds from financial programmes co-funded from the European Union budget and to make settlements using those funds.							

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
2.	**Assistance package for the account holder**	free of charge	-					
3	**db Inwestuj w Przyszłość Pasja Oszczędzania II (db Invest in the Future: Passion of Saving II)**	-						free of charge
4.	**Transfers**							
	1) Transfers ordered at the outlets of Santander Bank Polska S.A.:							
	a) transfer to an account in Santander Bank Polska S.A.[1) 2)] or Elixir transfer to an account in another bank	PLN 25						PLN 50/ free of charge [3)]
	b) SORBNET transfer to an account in another bank:	PLN 40						PLN 50
	c) EUR payment order sent to an EEA member state other than Poland[5)]:							
	– SEPA payment order	PLN 25						PLN 50
	– other payment orders (standard or express)	PLN 40						PLN 50
	2) Transfers ordered using electronic banking services:							
	a) transfer to an account in Santander Bank Polska S.A.	free of charge					PLN 15 [4)]	
	b) transfer to an account in another bank:							
	– Elixir transfer	free of charge		PLN 2/ free of charge [3)]	PLN 2/ PLN 1.5 [3)]		PLN 15	PLN 15/ free of charge [3)]

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	– Express Elixir [2] or BlueCash [2] transfer	PLN 10						
	– SORBNET transfer	PLN 20						
	c) EUR payment order sent to an EEA member state other than Poland[5]:							
	– SEPA payment order	free of charge		PLN 2			PLN 15	
	– other payment orders (standard or express)	PLN 20						
	d) Przelew24 transfer [2]	PLN 0.50						
	NOTE: 1) The fee is not collected for transfers to credit accounts and term deposit accounts. 2) The service is not available for FX accounts. 3) Applies to transfers to ZUS (Social Insurance Institution) and tax authorities. 4) The first transfer in a given month is free of charge. 5) Fees and charges for foreign currency transactions not listed in this table can be found in Chapter 3: "Foreign currency transactions," Section 2 (continued).							
5.	**Standing orders placed at the outlets of Santander Bank Polska S.A.**							
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge						
	2) Executing a standing order to transfer funds to an account in another bank [1]	PLN 6					PLN 15	
	NOTE: [1] The service is not available for FX accounts.							
6.	**Standing orders placed using electronic banking services**							
	1) Executing a standing order to transfer funds to an account in Santander Bank Polska S.A.	free of charge						
	2) Executing a standing order to transfer funds to an account in another bank [1]	free of charge		PLN 1			PLN 15	
	NOTE: [1] The service is not available for FX accounts.							

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
7.	**Defining or modifying a standing order at the outlets of Santander Bank Polska S.A.**	free of charge					PLN 15	PLN 10
8.	**Direct debits** [1) 2)]							
	1) Crediting the payee's (creditor's) account as part of a direct debit	free of charge	PLN 1.50					PLN 2
	2) 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)	free of charge						PLN 2
	3) Executing a direct debit from the payer's account to the payee's account maintained:							
	a) by Santander Bank Polska S.A.	free of charge					PLN 15	free of charge
	b) by another bank	free of charge					PLN 15	PLN 2
	4) Executing an instruction to revoke a non-executed direct debit or returning an executed direct debit	PLN 3					PLN 15	PLN 2
	NOTE: [1)] The service is not available for FX accounts. [2)] The fees specified in items 8(1) and 8(2) are collected from the payee (creditor), while the fees specified in items 8(3) and 8(4) are collected from the payer (debtor).							
9.	**Cheques in domestic trade** [1)]							
	1) Confirming a cheque	PLN 10					-	
	2) Cheque collection	PLN 20					-	
	NOTE: [1)] The service is not available for FX accounts.							
10.	**Account statement**							
	1) eWyciąg (eStatement) made available in electronic form in electronic banking services	free of charge						

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN and foreign currencies	in PLN	in PLN
	2) Paper statement collected at an outlet of Santander Bank Polska S.A.	PLN 10	PLN 4				free of charge	
	3) Paper statement sent by unregistered mail more than once a month or after each change in the account balance	PLN 10	PLN 4				free of charge	
	4) Paper statement sent by unregistered mail once a month or less frequently	PLN 10	free of charge					
	5) Account statement in the form of a SWIFT message: [1]							
	a) MT940 (for each message/ statement page)	PLN 10						
	b) MT941 or MT942 [2]	PLN 200						
	NOTE: [1] An aggregate fee is collected on the first business day of each calendar month for all messages sent in the previous calendar month, with the value date falling on the last business day of the calendar month. [2] A flat-rate fee for a package of up to 1,000 messages (account statement pages) in a calendar month, collected for each message type and for each account. An additional fee of PLN 200 is collected for each subsequent package of 1,000 messages (account statement pages) started in the same calendar month.							
	6) preparing a duplicate account statement	PLN 30						

CHAPTER 2
CASH TURNOVER

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	Accounts maintained:	in PLN and foreign currencies					in PLN	
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	**Cash deposit to an account in Santander Bank Polska S.A.:**							
	1. Open cash deposit made at an outlet of Santander Bank Polska S.A. by the account holder or by a person who does not hold an account and acts in their own name**	0.75% min. PLN 50*					free of charge	0.75% min. PLN 50
	NOTE: * If the holder's main account is maintained in PLN within the Net Business Package, the first five deposits made by the account holder to that account in a given month are free of charge. ** The fee does not apply to deposits to: a) the following personal accounts: savings accounts, term deposit accounts and Private Banking Accounts; b) custody accounts, term deposit accounts and securities accounts.							
	2. Cash deposit made in PLN to a cash deposit machine:							
	a) from the Bank's CDM network							
	- up to PLN 50,000 during a calendar month	free of charge					-	free of charge
	- more than PLN 50,000 during a calendar month	0.3%					-	0.3%
	b) from partner CDM networks[1)]							
	- up to PLN 50,000 during a calendar month	free of charge					-	free of charge
	- more than PLN 50,000 during a calendar month	0.3%					-	0.3%
	NOTE: [1)].The list of partner networks can be found at www.santander.pl. [2)] Total deposits are deposits made with all business debit cards issued for the holder's accounts.							
	3. Sealed cash deposit: NOTE: Fees for sealed cash deposits listed in (a) and (b) are collected on the day when the deposit is accepted by Santander Bank Polska S.A.							
	a) made to an online drop box	0.4%						

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
		(min. PLN 10) + VAT						
	b) made in PLN or in foreign currencies at the cash centre (Centrum Obsługi Gotówki)	0.3% (min. PLN 10) + VAT						
	c) sealed cash deposit made at the post office (the service is available for agreements signed on or before 30 November 2025)	as specified in the agreement						
	d) cash-in-transit services	as specified in the agreement						
2.	**Additional fees and charges for cash deposits:**							
	1. Deposit made in convertible foreign currency coins (the fee is based on the sum deposited in coins)	60%					-	
	2. Deposit of more than 50 pieces of PLN coins (the fee is calculated based on the sum deposited in coins)	5%, min. PLN 10						
	NOTE: The fees listed in item 2(1) and item 2(2) are increased by VAT if they are collected for sealed deposits.							
	3. Issuing a magnetic card/ key to the night safe	purchase price + 10% + VAT						
	4. Sealed cash deposit prepared contrary to the agreement/ declaration (e.g. unduly prepared secure envelope, deposit not sorted)	PLN 50 + VAT						
3.	**Cash withdrawal**							
	1. Cash withdrawal at an outlet of Santander Bank Polska S.A.	0.75% min. PLN 50*	0.75% min. PLN 50					
	* If the main account is maintained in PLN within the Net Business Package, the first five withdrawals from that account in a given month are free of charge.							

Item	Service	Net Biznes (Net Business) package	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	2. Cash withdrawal made at an ATM using a BLIK code							
	a) at ATMs of Santander Bank Polska S.A.	free of charge						
	b) at ATMs of entities other than Santander Bank Polska S.A.	free of charge						
	3. Failure to collect the amount of a withdrawal notified in advance at the agreed date (the fee is based on the amount that was not withdrawn)	0.3% min. PLN 100						
	4. Cash-in-transit services for a sealed cash withdrawal (the fee charged is increased by VAT)	as specified in the agreement						
4.	**Purchase/ sale of convertible currencies**	0.3%						
	NOTE: 1) Santander Bank Polska S.A. does not purchase/ sell convertible currency coins and does not purchase /exchange foreign currency banknotes classified as destroyed. 2) The fee is not collected in the case of purchase/ sale related to: deposits to/ withdrawals from bank accounts maintained by Santander Bank Polska S.A., deposits made in connection with the purchase of Santander Investment Fund units or withdrawals made in connection with the redemption of those units. 3) If one convertible currency is purchased and another one is sold at the same time, the fee is collected only once (for the purchase of convertible currency).							

CHAPTER 3
FOREIGN CURRENCY TRANSACTIONS MADE AS PART OF THE FOLLOWING PACKAGES

Fees and charges for foreign currency transactions not listed in this Chapter can be found in Chapter 1 ("Packages and accounts") of Section 2 (continued).

Item	Service	NET Biznes (NET Business)	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	**Payment orders**							
	1) Incoming payment orders (sent to an account in Santander Bank Polska S.A.):							
	a) SEPA payment orders							
	– from EEA member states other than Poland	free of charge						
	– other SEPA payment orders	free of charge		PLN 30			free of charge	PLN 5
	b) other incoming payment orders:							
	– EUR payment orders from EEA member states other than Poland	free of charge						
	– other payment orders	free of charge		PLN 30			free of charge	PLN 10
	NOTE: The fees specified in item 1(1) do not apply if the costs of the incoming payment order for Santander Bank Polska S.A. are covered by the payer (the party that made the payment order). The fees for such transactions are collected in line with the Schedule of Fees and Charges for Banks.							
	2) outgoing payment orders (except for outgoing EUR payment orders sent to EEA member states other than Poland):							
	a) made using electronic banking services:							
	– SEPA payment order	PLN 7	free of charge	PLN 7				PLN 10
	– other payment orders	0.20%, min. PLN 30.00, max. PLN 250		0.20%, min. PLN 30.00, max. PLN 250.00			0.20%, min. PLN 30.00, max. PLN 250	0.25%, min. PLN 25.00, max. PLN 200
	b) made at an outlet of Santander Bank Polska S.A.							
	– SEPA payment order	0.35%, min. PLN 60.00, max. PLN 300.00						

Item	Service	NET Biznes (NET Business)	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	– other payment orders	0.30%, min. PLN 50.00, max. PLN 250.00						0.35%, min. PLN 60, max. PLN 300.
	3) Additional fees and charges for outgoing payment orders:							
	a) sending a payment order executed as:							
	– fast-track: payment orders made at an outlet of Santander Bank Polska S.A. or using electronic banking services	free of charge						0.1%, min. PLN 5, max. PLN 100
	– express (including TARGET payment orders): payment orders made via electronic banking services	PLN 50.00						0.2%, min. PLN 10, max. PLN 180
	– express (including TARGET payment orders): payment orders made at an outlet of Santander Bank Polska S.A.	PLN 50.00						0.3%, min. PLN 20, max. PLN 180
	b) flat-rate fee collected if the costs of intermediary 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	PLN 65.00						PLN 95
	4) Electronic confirmation of the payment order:							
	a) conclusion and activation of the agreement	PLN 20.00						
	b) confirmation of the payment order (payable for each confirmation)	PLN 3.00						
	5) Issuing a copy of the payment order (a SWIFT message): payable for each message	PLN 15.00						
	6) Execution of incoming MT101 messages:							
	a) concluding the agreement on the execution of MT101 messages (“MT101 Agreement”) and activating the service	PLN 200.00						
	b) if the MT101 Agreement does not specify the fees for executing MT101 messages:							

Item	Service	NET Biznes (NET Business)	S package	Firma plus (Company plus) package	Firma (Company) package	Pozostałe Pakiety (Other Packages)	Oszczędna Firma (Thrifty Company) account	Firma z przyszłością (Company with a Future) 200/ 350/ 700/ 1000 account
	– Elixir transfer, or EUR SEPA payment order to EEA member states other than Poland	PLN 6.00						
	– SORBNET transfer, or non-SEPA payment order sent in EUR to EEA member states other than Poland	PLN 5.00						
	– payment orders other than EUR payment orders sent to EEA member states other than Poland	at the rates specified for payment orders in this chapter						
	7) Non-standard payment order services: confirming that the payee's account has been credited with a payment order sent by Santander Bank Polska S.A., changing the details of a payment order sent by Santander Bank Polska S.A., cancelling a payment order sent by Santander Bank Polska S.A.	PLN 100						
	NOTE: The fee is collected regardless of whether other banks have executed the instruction.							
	8) Cancelling an outgoing payment order that has not been sent by Santander Bank Polska S.A.	PLN 20.00						PLN 25.00
	9) Refunding a payment order from Santander Bank Polska S.A. by a third party bank	PLN 100						

CHAPTER 4
OTHER FEES AND CHARGES

Item	Service	Rate
1.	2.	3.
1	**Account maintenance services**	
1.1	Accepting an instruction to block funds in order to secure a loan or credit line	free of charge

1.2	Accepting an instruction to block funds for specific purposes other than those described in 1.1	min. PLN 20
1.3	Assignment of funds in a bank account in order to secure the Bank's receivables (arising from a sanctioned loan/ credit line)	free of charge
1.4	Assignment of funds in a bank account for purposes other than those described in 1.3	PLN 20.00
1.5	Preparing a confirmation of executing one transaction at the customer's request NOTE: 1) The fee is not charged for a confirmation of executing a transaction at an outlet of Santander Bank Polska S.A. if the confirmation is collected directly after executing that transaction. 2) Fees for confirmations ordered using electronic banking services are collected on the fifth day of the next calendar month after the month in which the order was placed.	PLN 30.00
1.6	Preparing the account history (fee for each month started)	PLN 30.00
1.7	Issuing a certificate confirming that the customer holds an account or a certificate confirming the account balance	PLN 20.00 + PLN 5.00 for each account beyond the first one
1.8	Preparing a bank reference	min. PLN 50.00
1.9	Issuing a confirmation that a signature matches its specimen from the specimen signature card.	PLN 10.00
1.10	Partial or complete enforcement of an enforceable title or a document with an equivalent legal effect (fees are collected from the account) NOTE: 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 an outlet of Santander Bank Polska S.A. (an Elixir transfer or a transfer to an account maintained by Santander Bank Polska S.A., as applicable).	0.50%, min. PLN 10
2	**Other services**	
2.1	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 20.00
2.2	Sending a reminder	PLN 20.00
2.3	Preparing/ issuing a confirmation of the balance of the customer's debts or receivables for auditors authorised by the customer	PLN 20.00 + 50.00% for previous years
2.4	Presenting a promissory note/ bill of exchange for collection	agreed on an individual basis
2.5	Executing a payment arising from the collection of a promissory note / bill of exchange	PLN 50.00
2.6	Protesting a bill of exchange which has not been paid	agreed on an individual basis
3	Other services not specified in this Schedule or particularly labour-intensive services	as specified in the agreement
4	Elektroniczna Identyfikacja Należności (Electronic Debtors Identification): executing a payment as part of the service NOTE: The fee is collected by the fifth business day of the subsequent month.	as specified in the agreement