



Fee Information Document



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

Account name: MasterCard Silver credit card account

Date: 20 December 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to personal customers*.
- A glossary of the terms used in this document is available free of charge.

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

Cash withdrawal	1) in and outside of Poland PLN 10	4%, min.
	2) at an outlet of Santander Bank Polska S.A. (if made to repay overdraft in a payment account)	Free of charge
Issuing a payment card	issuing a card	Free of charge
	renewal of the card (every four years) PLN 15	
Handling a debit card	the service is not available	
Cross-border payment transaction made with a debit card used for non-cash payments	the service is not available	
Cross-border payment transaction made with a debit card used for cash payments	the service is not available	
Handling a credit card	1) annual fee for the main card (in the first year)	
	a) fee dependent on the number of transactions: if at least 10 transactions (other than transfers from the credit card account) were made within 3 months of making the decision to issue the card (cancelled transactions are excluded)	Free of charge
	b) if the above conditions are not met	PLN 90
	2) monthly fee for a mobile card (in the first year)	Free of charge
	3) monthly fee for the main card (in the second and each subsequent year)	
	a) fee dependent on the number of transactions: if at least 10 transactions (other than transfers from the credit card account) were made during the previous settlement period (cancelled transactions are excluded)	Free of charge
	b) if the above conditions are not met	PLN 7.5
	4) monthly fee for an additional card and a mobile card (in the second and each subsequent year)	Free of charge
	5) conversion of an international transaction made in a currency other than PLN (the fee is calculated based on the amount of the transaction after its conversion into the card account currency)	2.80%
	Overdraft and related services	
Overdraft	the service is not available	
Other services		
Issuing a payment account certificate		PLN 50
Preparing a list of payment transactions	1) monthly fee for an additional card	PLN 2
	Total annual fee	PLN 24
	2) monthly fee for a mobile card	PLN 2
	Total annual fee	PLN 24
Text message notification	1) text message notification sent as part of the Alerty24 service	
	a) monthly fee for the use of the MAXI package	PLN 9

	Total annual fee	PLN
	108	
	b) sending a text message notification with an alert within the MINI package PLN 0.30	
Phone banking service		Free of charge
Electronic banking service		Free of charge