



## Fee Information Document

Western Union International Bank GmbH

Western Union Digital Banking Standard Account

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- This document informs you about the fees for using the main services linked to the payment account. It will help you 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 can be found in the current price list.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General services linked to the account</b>	
<b>Holding a payment account</b> [Standard Account]	Per month 0.00 PLN <b>Total annual fee</b> 0.00 PLN
Includes a <b>package of services</b> consisting of: Free account maintenance, Western Union Digital Banking App, electronic account statement, 1 savings account, 1 virtual Visa Debit Platinum Card, 3 free ATM withdrawals in Poland (with physical Visa Debit Platinum Card), 3 free ATM withdrawals in the Euro zone (with physical Visa Debit Platinum Card), 10 free Western Union Digital Banking to Western Union Digital Banking account transfers, 10 free outgoing SEPA bank transfers and all accounting entries.	
Services beyond these quantities will be charged separately.	

<b>Payments (excluding cards)</b>		
<b>Credit transfer</b> [outgoing]	App	2.00 PLN
<b>Credit transfer</b> [incoming SWIFT]	App	[Fee depending on currency]
<b>SEPA credit transfer</b> [incoming]	App	0.00 PLN
<b>SEPA credit transfer</b> [outgoing]	App	2.00 PLN
<b>Internal credit transfer</b>	App	0.00 PLN
<b>Foreign exchange credit transfer</b>	App	0.00 PLN [FX applies]
<b>Cards and cash</b>		
<b>Payment card issuing</b> [Visa Debit Platinum Card]	Delivery fee	15.00 PLN
<b>Debit card servicing</b>		0.00 PLN
<b>Credit card servicing</b>		Service not available
<b>Cross-border debit card-based cashless transactions for cashless payments</b>		2% FX rate spread
<b>Cross-border debit card-based cash transactions</b>	ATM in Euro zone	3.00 PLN
	ATM outside Euro zone	3.00 PLN
<b>Cash withdrawal</b>	ATM in Poland	3.00 PLN
<b>Overdrafts and related services</b>		
<b>Overdraft facility</b>		Service not available
<b>Other services</b>		
<b>SMS alert</b>		Service not available
<b>Preparing a bank statement</b>	electronically	0.00 PLN
	printed	10.00 PLN
<b>Issuing a certificate of payment account held</b>		0.00 PLN
<b>Phone banking</b>		Service not available
<b>e-banking</b>		0.00 PLN
<b>Standing order</b>		Service not available