

Western Union Digital Banking Price List – Poland

	Standard Account	Premium Account
Account Fee	Free of Charge	9,99 PLN per month
Primary account in Polish Zloty and one additional account in Euro	Included	Included
Additional Accounts in different currencies (Multicurrency Accounts “MCA”) ¹	Not included	5 additional currency accounts (selected from a list of available currencies)
Savings account (Interest applied only on the money in this account)	Included 0,50 % up to 3.000 €	Included 1,50 % up to 3.000 €
Goal Accounts	Not included	4 Goal accounts included
Virtual Visa Debit Platinum Card	Included	Included
Standard Delivery of Physical Visa Debit Platinum Card ²	15,00 PLN (each time a card is printed and sent)	First Card Delivery: Free of charge 1 free card replacement per year (Afterwards delivery fee: 15,00 PLN each time a card is printed and sent)
ATM Withdrawals ³	3 fee free ATM withdrawal per month in Poland, Afterwards 3,00 PLN per withdrawal 3,00 PLN per withdrawal outside the Eurozone (except for Poland) 3 fee free ATM withdrawals per month in EUR in the Euro zone. Afterwards, 3,00 PLN per withdrawal	5 fee free ATM withdrawals per month in Poland, Afterwards 3,00 PLN per withdrawal 3,00 PLN per withdrawal outside the Eurozone (except for Poland) 0,00 PLN per ATM withdrawal in EUR in the Euro zone
Exchange Rate Spread on card transactions ⁴	Standard: 2%	Premium: 1%

¹ Transfers on MCAs count towards the total free transfers included in the Subscription package. Fees on a MCA will be charged in the currency of the respective MCA.

² Cards will be shipped 2 business days after a new card request. Card delivery for Poland is usually 3 to 5 business days following the card shipment day.

³ FX might apply for ATM withdrawals outside the Eurozone.

⁴ Percentage that will be charged on card transactions in foreign currency in addition to the foreign exchange rate applied by Visa.

Add money with Debit/Credit Card or Klarna (Sofort)	Fee free	Fee free
Western Union Digital Banking account to another Western Union Digital Banking account transfers	Free: 10 transfers in total per month Afterwards 2,00 PLN per transfer FX may apply ⁵	Free: 20 transfers in total per month Afterwards 2,00 PLN per transfer FX may apply ⁵

Other Money Fees

Incoming bank transfer (SEPA)	Fee free (FX may apply) ⁶
Incoming bank transfer (SWIFT)	Refer to Annex 1 for more details (FX may apply) ⁶
Transfer from another Western Union Digital Banking account	Fee free (FX may apply) ⁶
SEPA Direct Debit	Fee free

Exchange Money among Multicurrency Accounts

The currency exchange rate will be presented in the App before confirming the transaction.

Other Fees

Registration / Activation Fee	0,00 PLN
Dunning and Collection Fee	75,00 PLN
Card Transaction Dispute Fee ⁷	250,00 PLN per dispute
Inactivity Fee ⁸	5,00 PLN per month
Failed Transaction Fee for Direct Debit	25,00 PLN per transaction
Express debit card replacement (2 business days) ⁹	50,00 PLN each time a card is printed and sent via this delivery type
Next day debit card replacement ¹⁰	100,00 PLN each time a card is printed and sent via this delivery type
Request of paper-based documentation sent by mail (excluding terms & conditions)	10,00 PLN per requested documentation

⁵ Foreign exchange applies when send and receive currencies are different. The currency exchange rate will be presented in the App before confirming the transaction.

⁶ Foreign exchange applies when send and receive currencies are different. The currency exchange rate will be presented in the account statement.

⁷ WUIB will charge the Card Transaction Dispute Fee if customer (i) does not provide all required information to handle the dispute, (ii) willfully provides false information in relation to a dispute or (iii) does not provide the required documentation within the timeframe set out by WUIB.

⁸ WUIB will charge an Inactivity Fee if customer does not have any activity on the account for 12 months, provided that account balance is bigger than 0. If customer initiates 1 transaction, the 12 months calculation period will restart.

⁹ Cards will be shipped on the next day following new card request and will be delivered within 2 business days via courier service.

¹⁰ Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.

Western Union® Digital Banking Money Transfer Service

The Western Union® Digital Banking Money Transfer Service is not included in the framework contract as described in the Account Documents, pricing and conditions are displayed at the time of performing the transactions for the customers to accept them. These conditions apply to payments to be picked-up in cash, international bank payments (excluding SEPA, Romania and Poland) and any other payout option offered by Western Union

Appendix 1: Incoming bank transfer fees (SWIFT) for customers registered in Poland

Please note that in case the currency of the transaction is different from the currency of the receiving account, the transaction amount will be converted in the currency of the receiving account. The below fees will be applied in the currency of the account to which the transaction is received.

Account Currency	Currency code	Fee Amount
Euro	EUR	4,90
United States Dollars	USD	5,90
British Pound Sterling	GBP	4,40
Romania Leu	RON	24,99
Polish Zloty	PLN	22,99
Bulgarian Lev	BGN	9,90
Czech Koruna	CZK	124,99
Hungary Forint	HUF	1 759,00
Turkish Lira	TRY	49,99
Saudi Riyal	SAR	21,99
Thailand Baht	THB	199,00
Philippines Peso	PHP	299,00
Singapore Dollar	SGD	7,90
South African Rand	ZAR	85,90
UAE Dirhams	AED	21,90