

Western Union Digital Banking

Price List – Poland

1. Subscription package overview

	Standard Account	Premium Account
Subscription 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)
Goal Accounts	1 Goal account included (for interest bearing only)	4 Goal accounts included
Interest bearing goal account (Interest applied only on the money in this account)	Included 1,5 % up to 15.000 PLN	Included 3,00 % up to 15.000 PLN
Virtual Visa Debit Platinum Card	Included	Included
Standard Delivery of Physical Visa Debit Platinum Card²	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)
Free ATM Withdrawals	<ul style="list-style-type: none"> • No charge applicable for withdrawals in EUR in the Eurozone, FX might apply • Outside of Eurozone: 1 fee free withdrawal per month, afterwards 3,00 PLN per withdrawal (only applies if customer has purchased a physical debit card) 	<ul style="list-style-type: none"> • No charge applicable for withdrawals in EUR in the Eurozone, FX might apply • Outside of Eurozone: 2 fee free withdrawal per month, afterwards 3,00 PLN per withdrawal (only applies if customer has purchased a physical debit card)
Exchange Rate Spread on card transactions³	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 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)	9,49 PLN	4,49 PLN
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: refer to Appendix 2 for more details	Free: 20 transfers in total per month Afterwards 2,00 PLN per transfer FX may apply: refer to Appendix 2 for more details
Outgoing domestic bank transfer (from primary account)	Free: 10 transfers in total per month Afterwards 2,00 PLN per transfer	Free: 20 transfers in total per month Afterwards 2,00 PLN per transfer
Other Money Fees		
Incoming bank transfer (SEPA)	Fee free (FX may apply: refer to Appendix 2 for more details)	
Incoming bank transfer (SWIFT)	Refer to Appendix 1 for more details (FX may apply: refer to Appendix 2 for more details)	
Transfer from another Western Union Digital Banking account	Fee free (FX may apply: refer to Appendix 2 for more details)	
SEPA Direct Debit	Fee free	
Exchange Money among multicurrency accounts		
Exchange rate spread	Refer to Appendix 2 for more details	
Other Fees		
Registration / Activation Fee	0,00	
Dunning and Collection Fee	75,00 PLN	
Card Transaction Dispute Fee ⁴	250,00 PLN per dispute	
Inactivity Fee ⁵	5,00 PLN per month	
Failed Transaction Fee for Direct Debit	25,00 PLN per transaction	
Express debit card replacement (2 business days) ⁶	50,00 PLN each time a card is printed and sent via this delivery type	

⁴ 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.

⁵ 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.

⁶ Cards will be shipped on the next day following new card request and will be delivered within 2 business days via carrier service.

Next day debit card replacement⁷	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
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

⁷ Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.

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

Appendix 2: Exchange rate spread on top of reference rate

¹⁾ The currency of the Western Union Digital Banking account, where funds are going to be received in

²⁾ The currency received in the payment instruction

³⁾ Range that is required for the specific exchange rate spread to be applied. Ranges are in the currency of the receiving Western Union Digital Banking account

Western Union Digital Banking account currency ¹⁾	Currency funds are sent in ²⁾	Range ³⁾	Spread
AED	EUR	<= 5000	5%
		> 5000	3,75%
AED	RON	< 5000	5%
		> 5000	3,75%
AED	PLN	< 5000	5%
		> 5000	3,75%
AED	CZK	< 5000	5%
		> 5000	3,75%
AED	HUF	< 5000	5%
		> 5000	3,75%
AED	GBP	< 5000	0,84%
		> 5000	0,63%
AED	TRY		4,9%
AED	SAR	< 5000	3,52%
		> 5000	2,64%
AED	THB		5,06%
AED	PHP		0,15%
AED	SGD	< 5000	5%
		> 5000	3,75%
AED	ZAR		5%
AED	USD		0,3%
AED	BGN	< 5000	5%
		> 5000	3,75%
BGN	EUR		2%
BGN	RON		3,35%
BGN	PLN		5,35%
BGN	CZK		6,08%
BGN	HUF		6,25%
BGN	GBP		8,1%
BGN	TRY		4,61%
BGN	SAR		8,85%
BGN	THB		6%
BGN	PHP		2,5%
BGN	SGD		5,25%
BGN	ZAR		5%
BGN	AED		7,6%
BGN	USD		10,85%
CZK	EUR		2%
CZK	RON		0%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
CZK	PLN		2,5%
CZK	HUF		2,5%
CZK	GBP		3%
CZK	TRY		2,5%
CZK	SAR		8,95%
CZK	THB		2,5%
CZK	PHP		2,5%
CZK	SGD		2,5%
CZK	ZAR		5%
CZK	AED		2,5%
CZK	USD		2,5%
CZK	BGN		2,5%
EUR	RON	<= 100	3,39%
		> 100, <=300	3,71%
		> 300	3,07%
EUR	PLN		1,9%
EUR	CZK		1,5%
EUR	HUF		9,9%
EUR	GBP	< 100	9,9%
		>= 100, < 300	9,77%
		> 300	9,13%
EUR	TRY	< 100	3,7%
		>= 100, < 300	3,45%
		> 300	3,2%
EUR	SAR		9,9%
EUR	THB	< 100	5%
		>= 100, < 300	4,75%
		> 300	4,25%
EUR	PHP	< 100	4,26%
		>= 100, < 300	4,56%
		> 300	3,92%
EUR	SGD		9,9%
EUR	ZAR		5%
EUR	AED		9,9%
EUR	USD	< 100	5,6%
		>= 100, < 300	5,3%
		> 300	5%
EUR	BGN	< 100	3,59%
		>= 100, < 300	3,98%
		> 300	3,34%
GBP	EUR		4,5%
GBP	RON	< 100	2,6%
		> 100	2,4%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
GBP	PLN	< 100	4,5%
		>= 100, < 500	4%
		>= 500, < 1000	3,5%
		> 1000	3%
GBP	CZK	< 500	5,81%
		> 500	4,08%
GBP	HUF		5,4%
GBP	TRY	< 100	7,35%
		>= 100, < 500	6,65%
		>= 500, < 1000	5,95%
		> 1000	5,25%
GBP	SAR	< 100	6,43%
		>= 100, < 500	5,93%
		>= 500, < 1000	5,43%
		> 1000	4,79%
GBP	THB		3,5%
GBP	PHP		2,4%
GBP	SGD	< 100	6,55%
		>= 100, < 500	5,95%
		>= 500, < 1000	5,35%
		> 1000	4,65%
GBP	ZAR		5%
GBP	AED	< 100	6%
		>= 100, < 500	5,4%
		>= 500, < 1000	4,7%
		> 1000	4%
GBP	USD	< 100	3%
		>= 100, < 500	2,6%
		>= 500, < 1000	2,2%
		> 1000	2%
GBP	BGN		5,4%
HUF	EUR		2%
HUF	RON		5,5%
HUF	PLN	< 62000	9,17%
		> 62000	8,97%
HUF	CZK	< 27650	8,7%
		>= 27650, < 62000	9,2%
		> 62000	9%
HUF	GBP		11,7%
HUF	TRY		5,4%
HUF	SAR	< 62000	7,95%
		> 62000	7,75%
HUF	THB		9,8%
HUF	PHP		7,6%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
HUF	SGD	< 27650	10,25%
		>= 27650, < 62000	9,25%
		>= 62000, < 276500	9,05%
		> 276500	10,05%
HUF	ZAR		5%
HUF	AED	< 62000	9,92%
		>= 62000, < 276500	9,72%
		> 276500	10,72%
HUF	USD		10,22%
HUF	BGN	< 62000	9,4%
		> 62000	9,2%
PHP	EUR		3%
PHP	RON		3%
PHP	PLN		3%
PHP	CZK		3%
PHP	HUF		3%
PHP	GBP		3%
PHP	TRY		3%
PHP	SAR		2%
PHP	THB		2,2%
PHP	SGD		2%
PHP	ZAR		5%
PHP	AED		2,65%
PHP	USD		1,3%
PHP	BGN		3%
PLN	EUR		8,85%
PLN	RON		5,05%
PLN	CZK		5,02%
PLN	HUF		5,65%
PLN	GBP		7,2%
PLN	TRY		2,5%
PLN	SAR		2%
PLN	THB		4,48%
PLN	PHP		2,95%
PLN	SGD		2%
PLN	ZAR		5%
PLN	AED		5,55%
PLN	USD		8,14%
PLN	BGN		5,65%
RON	EUR		2%
RON	PLN		2,5%
RON	CZK		2,5%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
RON	HUF		2,5%
RON	GBP		4,5%
RON	TRY		2,5%
RON	SAR		2%
RON	THB		2,5%
RON	PHP		3%
RON	SGD		2,5%
RON	ZAR		5%
RON	AED		2,5%
RON	USD		2,5%
RON	BGN		2,5%
SAR	EUR	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	RON	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	PLN	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	CZK	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	HUF	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	GBP	< 1875	3,57%
		>= 1875, < 3780	2,99%
		> 3780	2,42%
SAR	TRY		1,2%
SAR	THB		1,6%
SAR	PHP		1,2%
SAR	SGD	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	ZAR		5%
SAR	AED		3,2%
SAR	USD	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	BGN	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SGD	EUR		5%
SGD	RON		4,5%
SGD	PLN		5%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
SGD	CZK		7,5%
SGD	HUF		5%
SGD	GBP		5%
SGD	TRY		5%
SGD	SAR		5%
SGD	THB		3,64%
SGD	PHP		1,66%
SGD	ZAR		5%
SGD	AED		4,56%
SGD	USD		5%
SGD	BGN		5%
THB	EUR		1,75%
THB	RON		1,75%
THB	PLN		1,75%
THB	CZK		1,75%
THB	HUF		1,75%
THB	GBP		1,25%
THB	TRY		1,75%
THB	SAR		1,75%
THB	PHP		0,45%
THB	SGD		0%
THB	ZAR		5%
THB	AED		1,25%
THB	USD		1,75%
THB	BGN		1,75%
TRY	EUR	< 700	8,25%
		> 700	8,05%
TRY	RON	< 700	6,75%
		> 700	6,55%
TRY	PLN	< 700	7,35%
		> 700	7,15%
TRY	CZK	< 700	7,35%
		> 700	7,15%
TRY	HUF	< 700	8,25%
		> 700	8,05%
TRY	GBP		9,15%
TRY	SAR		8,8%
TRY	THB	< 700	7,25%
		> 700	7,05%
TRY	PHP	< 700	5,35%
		> 700	5,15%
TRY	SGD	< 700	8,25%
		> 700	8,05%
TRY	ZAR		5%
TRY	AED		9,06%

Western Union Digital Banking account currency 1)	Currency funds are sent in 2)	Range 3)	Spread
TRY	USD		5,55%
TRY	BGN	< 700	5,25%
		> 700	5,05%
USD	EUR		5,9%
USD	RON		10,2%
USD	PLN	< 100	8,52%
		> 100	7,37%
USD	CZK		10,2%
USD	HUF	< 100	8,93%
		> 100	7,65%
USD	GBP		10,2%
USD	TRY		1,3%
USD	SAR	< 300	2,03%
		>= 300, < 1000	1,9%
		> 1000	1,27%
USD	THB	< 300	5,12%
		>= 300, < 1000	4,99%
		> 1000	4,35%
USD	PHP		2,3%
USD	SGD		10,2%
USD	ZAR		5%
USD	AED		10,5%
USD	BGN	< 300	3,9%
		>= 300, < 1000	3,8%
		> 1000	3,3%
ZAR	EUR		5%
ZAR	RON		5%
ZAR	PLN		5%
ZAR	CZK		5%
ZAR	HUF		5%
ZAR	GBP		5%
ZAR	TRY		5%
ZAR	SAR		5%
ZAR	THB		5%
ZAR	PHP		5%
ZAR	SGD		5%
ZAR	AED		5%
ZAR	USD		5%
ZAR	BGN		5%