



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
General services linked to the account	
<p>Holding a payment account [Standard Account]</p> <p>Includes a package of services 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.</p> <p>Services beyond these quantities will be charged separately.</p>	<p>Per month 0.00 PLN</p> <p>Total annual fee 0.00 PLN</p>

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