



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	
Holding a payment account [Standard Account] Includes a package of services consisting of: Free account maintenance, Western Union Digital Banking App, electronic account statement, 1 goal account, 1 virtual Visa Debit Platinum Card, 1 free ATM withdrawal (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.	Per month 0.00 PLN Total annual fee 0.00 PLN
Payments (excluding cards)	
Credit transfer [outgoing]	App 2.00 PLN
Credit transfer [incoming SWIFT]	App 0.00 PLN
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 spread 0.25%]

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 0.00 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