



Pay as you want to: contactless payments

- **pay with your phone using Apple Pay:** as long as you have your Apple device, you don't have to worry about your wallet! Pay for your purchases with your iPhone, Apple Watch or iPad (if enabled by Apple).
- **Pay with your phone using Santander mobile:** payments at your fingertips! Download a mobile debit or credit card using the Santander mobile app.
- **Pay with your phone using Google Pay:** pay with a payment card and add loyalty cards to the app!
- **Pay with your watch using Garmin Pay:** stay on the move! Wear your wallet on your wrist and pay for your purchases with one gesture.



Use the Santander mobile app

- adjust your **Account As I Want It** and selected functionalities of the Customised Card
- check your account balance and the last transaction without logging in
- make transfers, including transfers to mobile phone numbers
- make free cash withdrawals from ATMs of various banks using BLIK codes
- make contactless payments with a mobile card
- buy and sell currencies in Kantor Santander

You can open the Account As I Want It in the way you want to:



at any outlet of Santander Bank Polska S.A.



using the Santander online electronic banking



over the phone by calling 1 9999



through an online form



using the Santander mobile app

bank as you want it



Internet banking
santander.pl



Mobile banking
Santander mobile



ATMs | CDMS
list available at santander.pl



e-mail
kontakt@santander.pl



Outlets
santander.pl/placowki



Helpline
1 9999 lub 781 119 999,
+48 61 81 19999
for calls from abroad



Online advisor
video | audio | chat

Functionalities of the Account As I Want It can be activated and deactivated via the Santander online electronic banking services only by those customers who entered into a Santander online (formerly: BZWBK24) electronic banking agreement with Santander Bank Polska S.A. (formerly: Bank Zachodni WBK S.A.).

The ELXIR internet transfer is a transfer ordered using the Santander online electronic banking or Santander mobile application. The glossary of terms and definitions related to the representative services specified in the Regulation of the Minister of Economic Development and Finance on the list of representative services linked to a payment account of 14th July 2017 is available at www.santander.pl/PAD and at the Bank's branches. As part of the "Regular Savings Account with bonus 2" special offer, an increased variable rate of 2.70% p.a. will be paid on funds up to PLN 20,000 in the Regular Savings Account provided that the Automatic Saving of at least PLN 20 from the Account As I Want It or VIP Account has been activated. The special offer is valid from 30th September 2018 to 29th June 2019. The "PLN 0 for the Multi-currency Package" special offer is valid from 10th September 2018 to 31st December 2018 and applies to all customers aged 26 or over who hold or use the Customised Visa or Customised Mastercard card. Other customers are subject to the fees specified in the applicable Schedule of Fees and Charges. The "PLN 0 for the Multi-currency Package" and "Regular Savings Account with bonus 2" special offers are provided by Santander Bank Polska S.A. APR Annual Percentage Rate. Credit cards are available to persons who meet the repayment capacity assessment criteria set by the bank. Access to Kantor Santander via electronic banking services is available only to the customers who have entered into an electronic banking service agreement with the Bank. In order to receive funds sent as part of a BLIK transfer to a phone, the payee has to be registered in the BLIK connection database. BLIK payments and withdrawals are available at selected shops and ATMs for customers using Santander mobile services (formerly known as BZWBK24 mobile services). Apple Pay, the Apple logo, iPhone, iPad, Apple Watch and Touch ID are trademarks of Apple Inc. Apple Pay works with the iPhone 6 and later models in stores, apps, and websites in Safari; with Apple Watch in stores and apps (requires an iPhone 6 or newer); with iPad Pro, iPad (5th generation), iPad Air 2, and iPad mini 3 and later in apps and websites in Safari; and with Mac (2012 or newer) in Safari with an Apple Pay-enabled iPhone or Apple Watch. For a list of compatible Apple Pay devices, please visit <https://support.apple.com/uk-uk/kmi207105>. Contactless payments with a mobile card are available for smartphones running on Android 4.4 or newer equipped with NFC after signing a card agreement. Google Pay is a trademark of Google Inc. For more information about Google Pay, please visit: https://www.android.com/intl/pl_pl/pay/. The Garmin Pay service is provided by Garmin. Quasi-cash transactions do not count towards the limit of transactions required for exemption from the card fee. Detailed information about products and services offered by Santander Bank Polska S.A., fees and charges, interest rates, World MasterCard credit card insurance and terms and conditions of special offers are available at branches of Santander Bank Polska S.A., at santander.pl and using the Helpline on 1 9999 (calls charged at your phone provider's tariff). All information valid as at 10 September 2018.

Account As I Want It

Free instant transfers now in Santander Bank Polska



 **Santander**
bank as you want it



Bill payments

If you pay your gas, electricity, internet, TV and/or phone bills from the **Account As I Want It**, you can get 1% of their value back. This way, you can reduce your bills even by PLN 300 every year. All you have to do is show us the bills and pay them using the account. Daily shopping



Daily shopping

If you wish, you can get up to **PLN 760 cashback on your credit card purchases every year**. You just have to take out a **1|2|3 credit card** (APR 14.36%) and use it in Poland to earn:

- 1% cashback on purchases at supermarkets
- 2% cashback on purchases at filling stations
- 3% cashback on purchases at restaurants and fast-food establishments



ATMs

Cash withdrawals from Santander Bank Polska ATMs are free of charge.

If you activate the package of withdrawals from ATMs in Poland (PLN 7 monthly), you can withdraw cash from all ATMs as often as you want. When the package is active, we do not charge any fees on your withdrawals.

The package will automatically renew every month, as long as you want it to. You can deactivate it at any time. The deactivation will take effect at the end of the month.

Customised Card holders aged under 26 can withdraw cash from ATMs outside of Poland free of charge.



Customised Card fee

By default, we charge a fixed monthly fee of PLN 3 for using the Customised Card. If you do not want to pay for your card, switch to the fee based on the number of transactions, this way, your card will be free as long as you make at least 5 card transactions per month.



Account As I Want It

Choose what you want to and bank as you want to

The **Account As I Want It** is a modern way to bank which offers you a number of possibilities. Choose the functionalities you need and activate or deactivate them at any time.

Main benefits:

- **free** account maintenance
- **free** ELIXIR internet transfers
- **free** Express ELIXIR and BlueCash instant transfers
- **free** Przelew24 transfers
- **free** standing orders
- **free** cash withdrawals from all ATMs of Santander Bank Polska
- **free** cash withdrawals from ATMs outside of Poland for holders aged under 26

Automatic Saving

Open the Regular Savings Account and activate Automatic Saving to start saving systematically. Set the Automatic Saving amount to at least PLN 20 to earn **2.70% on deposits up to PLN 20,000 in the Regular Savings Account** as part of our special offer "Regular Saving Account with a bonus 2" (available until 26th June 2019).

Now you can have up to 5 Regular Savings Accounts at the same time to save for five different purposes.

Travelling abroad

If you are planning a trip abroad, activate the **Multi-currency Package** for your Customised Card and enjoy:

- **free cash withdrawals from ATMs abroad within the Package.** Foreign currency accounts are not required to use this service.
- **no conversion fees for transactions in EUR, USD and GBP:** just link your Customised Card to an account with the sufficient amount of funds in the transaction currency.

Until the end of December 2018, the Package will be free for all customers as part of our special offer "PLN 0 for the Multi-currency Package". The Multi-currency Package is available for free to all customers aged under 26.

Use the **Kantor Santander service** to buy and sell foreign currencies at attractive rates from the comfort of your home. **Kantor Santander** is available in Poland and abroad as part of the Santander online internet banking. You can also take out the **World MasterCard® credit card** (APR: 12.52%) to pay without any conversion fees and get free travel insurance together with an assistance package.