



Name of the entity maintaining the account: VeloBank S.A.

Account name: Simple Rules Account

Date: 01.01.2022

- This document contains information on fees for using services linked to a payment account. It will enable you to compare these fees with fees for other accounts.
- In addition, fees for the use of services linked to this account not listed herein may apply. Complete information can be found in the Table of Fees and Commissions of VeloBank S.A. for individual customers. Payment accounts in PLN and other currencies, Deposits and Payment account overdraft.
- A free glossary of the terms used herein is also available.

Service	Fee	
General services linked to the account		
maintenance of a payment account	monthly fee if at least 5 cashless transactions were executed in the previous month Any cashless transaction executed with a debit card issued to the Personal Account or executed using another, alternative cashless payment method, e.g. BLIK, is treated as a cashless transaction.	PLN 0
	total annual fee	PLN 0
	monthly fee for Customers who failed to fulfil the above condition	PLN 9
	total annual fee if the condition is not fulfilled in any month	PLN 108
	monthly fee for Customers under 26 years of age	PLN 0
total annual fee	PLN 0	
Payments (except for payment cards)		
transfer order	at the Bank's branch	PLN 10
	via Online and Mobile Banking	PLN 0
	via the Telephone Banking Service	PLN 2
	transfer orders in EUR to bank accounts in EEA Member States other than SEPA transfer orders	at the Bank's branch: PLN 10, via the Telephone Banking Service: PLN 2, via Online and Mobile Banking: PLN 0
	transfer orders in EUR other than to bank accounts in EEA Member States, excluding SEPA transfer orders	0.20% of the transaction amount, min. PLN 30 and max. PLN 250

	transfer order in PLN to foreign banks	0.20% of the transaction amount, min. PLN 30 and max. PLN 250
	transfer order in a foreign currency (other than EUR) to foreign banks	0.20% of the transaction amount, min. PLN 30 and max. PLN 250
	Express Elixir transfer	PLN 5
	SORBNET transfer order for up to PLN 1 million	PLN 20
	SORBNET transfer order from PLN 1 million	PLN 10
SEPA transfer order	at the Bank's branch: PLN 10, via the Telephone Banking Service: PLN 2, via Online and Mobile Banking: PLN 0	
internal transfer order	PLN 0 or, at the Bank's branch, PLN 10; the fee for an internal transfer order is not charged for a transfer to another account or loan maintained for the same Holder and for the purchase of investment products acquired through the Bank.	
transfer order in a foreign currency	0.20% of the transaction amount, min. PLN 30 and max. PLN 250	
direct debit	PLN 0	
standing order	PLN 0	
Cards and cash		
cross-border payment transaction using a debit card for cashless payments	no fee is charged	
cross-border payment transaction using a debit card for cash payments	4.5% of the transaction amount, min. 2 USD / 2 GBP / 2 CHF Other currencies: PLN 0 Commissions in USD, GBP, CHF are collected in the case of transactions using a Card issued to the Simple Rules Account, executed from the Currency Account maintained in a given currency.	
issuance of a payment card	issuance and renewal of a debit card The fee for issuing or renewing a card with a non-standard image is not charged from Customers under the age of 26 and on cards issued until 31.12.2021 which are renewed for a subsequent validity period.	PLN 0 / PLN 10 for a card with a non-standard image
debit card handling	monthly fee if at least 5 cashless transactions were executed in the previous month. Any cashless transaction executed with a debit card issued to the Personal Account or executed using another, alternative cashless payment method, e.g. BLIK, is treated as a cashless transaction.	PLN 0
	total annual fee	PLN 0
	monthly fee for Customers who failed to fulfil the above condition	PLN 5
	total annual fee if the condition is not fulfilled in any month	PLN 60
	monthly fee for Customers under 26 years of age	PLN 0
	total annual fee	PLN 0
credit card handling	service not available	
cash withdrawal	at the Bank	PLN 0 for the first withdrawal in a calendar month, PLN 10 for subsequent withdrawals in a calendar month

	outside the territory of Member States, in ATMs and other devices Commissions in EUR, USD, GBP, CHF are collected in the case of transactions using a Card issued to the Simple Rules Account, executed from the Currency Account maintained in a given currency.	4.5% of the transaction amount, min. PLN 10 / EUR 2 / USD 2 / GBP 2 / CHF 2
	Planet Cash ATMs	PLN 0
	ATMs of other networks in Poland	3.5% of the transaction amount, min. PLN 5
cash deposit	at the Bank	PLN 0 for the first deposit in a calendar month, PLN 10 for subsequent deposits in a calendar month
	in deposit machines outside the Bank's branch	0.8% on the deposit amount, min. PLN 1
	in deposit machines at the Bank's branch	PLN 0
Payment account overdrafts and linked services		
payment account overdraft	commission for granting	PLN 0
	commission for extending	2.5% of the granted limit, min. PLN 69
	commission for increasing the amount	2.5% of the limit increase, min. PLN 69
Other services		
preparation of a statement of payment transactions	Preparation of a statement of payment transactions / a certified copy of a statement from the payment account	PLN 19.99
	Preparation of a consolidated monthly statement once a month in electronic form in Online Banking	PLN 0
	Preparation of a consolidated monthly statement once a month to be picked up personally at the Bank's branch	PLN 0
	Preparation of a consolidated monthly statement once a month together with its dispatch by mail	PLN 2.99
issuance of a certificate regarding the payment account held		PLN 20
telephone banking service		no fee is charged
electronic banking service		no fee is charged
Service package	Fee	
SMS notification [SMS Info]	30 SMS and unlimited e-mails package Monthly Fee The fee is not charged for the calendar month in which the Package was activated for the first time.	PLN 5
	Total annual fee	PLN 55 in the first year PLN 60 in the second year and subsequent years
Fees for services exceeding the agreed number of services will be charged separately.		

Information on additional services		
Information on fees for services which exceeded the number of services covered by the service package (excluding the fees indicated above).		
Service	Fee	
SMS notification [SMS Info]	SMS outside the package	PLN 0.29

Free glossary of terms used in this document

(created pursuant to the Regulation of the Minister of Development and Finance of 14 July 2017 on the list of representative services linked to a payment account)

- 1) payment account overdraft — the service referred to in Article 2 item 16b of the Act of 19 August 2011 on payment services, hereinafter referred to as the “Act”;
- 2) transfer order — the service referred to in Article 3 paragraph 4 of the Act, excluding internal transfer orders, SEPA transfer orders and transfer orders in a foreign currency;
- 3) SEPA transfer order — a service initiated by the payer, consisting in enabling the transfer of funds in EUR from the payer’s payment account to the payee’s payment account, where both operators or one of them conduct activity within the Single Euro Payments Area (SEPA);
- 4) internal transfer order — a service initiated by the payer, consisting in enabling the transfer of cash between payment accounts maintained by the same operator;
- 5) transfer order in foreign currency — a service initiated by the payer, consisting in enabling the transfer of funds from the payer’s domestic payment account maintained with the operator to the payee’s domestic payment account maintained with the operator in a currency other than PLN and EUR;
- 6) direct debit — the service referred to in Article 3 paragraph 2 of the Act;
- 7) SMS notification — a service consisting in transmission of payment account notifications via SMS;
- 8) maintenance of a payment account — a service consisting in the maintenance of a payment account for a consumer, allowing for the consumer’s cash to be kept and for payment transactions to be executed, inclusive of the service of opening or closing the consumer’s payment account;
- 9) preparation of a statement of payment transactions — a service initiated by the payer, consisting in preparation, by the payment account operator, of a statement of transactions executed within the payment account in a given period, in paper or electronic form;
- 10) cross-border payment transaction using a debit card for cashless payments — a service consisting in execution of cashless payment transactions using a debit card in the territory of another Member State, both with and without physical use of the card;
- 11) cross-border payment transaction using a debit card for cash payments — a service consisting in withdrawal of funds from the consumer’s payment account in the territory of another Member State by means of a device enabling such withdrawal or at the operator’s branch;
- 12) issuance of a payment card — a service consisting in issuing a payment card, referred to in Article 2 item 15a of the Act;

- 13) debit card handling — a service enabling the payer to use the payment card, referred to in Article 2 item 15a of the Act, if the amount of each transaction executed with the card debits the balance of the payer's payment account;
- 14) credit card handling — a service enabling the payer to use the payment card, referred to in Article 2 item 15a of the Act, if the amount of each transaction executed with the card reduces the set credit limit;
- 15) issuance of a certificate regarding the payment account held — a service consisting in the payment account operator issuing a certificate with information on the payment account or services provided to the consumer;
- 16) cash withdrawal — a service consisting in cash withdrawals from the consumer's payment account by means of a device enabling such a withdrawal or at the operator's branch;
- 17) cash deposit — a service consisting in depositing cash into the consumer's payment account by means of a device enabling such a deposit or at the operator's branch;
- 18) telephone banking service — a service consisting in accessing a payment account by telephone via the operator's helpline, enabling in particular verification of the balance of the payment account or placement of another type of instruction regarding the account;
- 19) electronic banking service — a service involving access to a payment account via the Internet, enabling the checking of the payment account balance, changing the limits for cashless payments and transactions made using a debit card or placing another type of instruction regarding the account;
- 20) standing order — a service initiated by the payer, consisting in cyclical transfer of funds in a specified amount from the payer's payment account to the payee's payment account.