



## Communication concerning Cards issued by the Bank to Corporate Customers and Customers from the Small and Medium-sized Enterprises Segment

### 1. Cards offered by the Bank.

CARD TYPE	CARD
Debit Cards	issued to the Account in PLN: <ul style="list-style-type: none"><li>– Mastercard Business with the option to verify Available Balance</li><li>– Mastercard Business without the option to verify Available Balance</li></ul> issued to the Account in EUR: <ul style="list-style-type: none"><li>– Mastercard Business with the option to verify Available Balance</li><li>– Mastercard Business without the option to verify Available Balance</li></ul>
Multi-currency Cards	issued to the Main Account: <ul style="list-style-type: none"><li>– Mastercard Multi-currency Business</li></ul>
Charge Cards	issued to the Card Account: <ul style="list-style-type: none"><li>– Mastercard Business Executive</li><li>– Mastercard Business Silver</li><li>– Visa Business Charge Platinum</li><li>– Visa Business Charge Gold</li><li>– Visa Business Charge Silver</li></ul>
Credit Cards <sup>1</sup>	issued to the Card Account: <ul style="list-style-type: none"><li>– Mastercard Business</li></ul>

### 2. Currencies in which Additional Accounts may be kept.

U.S. dollar (USD), euro (EUR), Swiss franc (CHF), British pound (GBP)

### 3. Assigning the PIN Number by the Card User via the Telephone Centre.

- for customers from the corporate customers segment – at +48 (22) 548 29 30 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)
- customers from the SME segment – at + 48 (22) 548 29 26 (the Telephone Centre open from 08:00 AM to 05:00 PM on business days)

### 4. Maximum Card Limit.

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards – up to Global Limit
- for Credit Cards – PLN 150,000

### 5. Maximum Monthly Limit for Cash Transactions.

- For Charge Cards – up to the Card Limit

### 6. Maximum Daily Non-cash Transaction Limit.

in terms of value:

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards and Credit Cards – up to the Card Limit

in terms of quantity:

<sup>1</sup> Credit Cards are issued to SME customers only.



- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

## 7. Maximum Daily Internet Transaction Limit.

in terms of value:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – up to the Daily Non-cash Transaction Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

## 8. Maximum Daily Mail Order and Telephone Order Transaction Limit.

in terms of value:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – up to the Daily Non-cash Transaction Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards, Charge Cards and Credit Cards – no limitations

## 9. Maximum Daily Cash Transaction Limit.

in terms of value:

- for Debit Cards and Multi-currency Cards – up to the amount of the Available Balance
- for Charge Cards and Credit Cards – up to the Card Limit

in terms of quantity:

- for Debit Cards, Multi-currency Cards and Charge Cards – no limitations
- for Credit Cards – 10 Cash Transactions

## 10. Limit for Contactless Transactions.

The amount limit for a single Contactless Transaction made in Poland without the need to use the PIN Number, determined by the Payment Organization, amounts to PLN 100.

The amounts of limits for Contactless Transactions made outside the territory of Poland are set out by the Payment Organization and may differ from the aforementioned ones. The amounts of limits for Contactless Transactions referred to in the preceding sentence are indicated on the websites of the Payment Organizations relevant for a given country.

## 11. Cashback Transaction Limits.

The maximum Cashback Transaction limit on a one-off basis is PLN 500 (for Mastercard Cards) and PLN 300 (for VISA Cards).

## 12. Grace Period and Minimum Repayment Amount.

- Grace Period – 25 days
- Minimum Repayment Amount – 5% of Debt, however not less than PLN 100

## 13. Standard Rate.

Standard Rate set by the Payment Organizations is available at the website of the Payment Organization:

- for Mastercard Cards:  
<https://www.mastercard.pl/pl-pl/klient-biznesowy/pomoc/convert-currency.html>
- for VISA Cards:  
[www.visaeurope.com/making-payments/exchange-rates](http://www.visaeurope.com/making-payments/exchange-rates)

## 14. Interchange fee rates.

In accordance with the information obligation on interchange fees rates introduced by the Payment Services Act, the current rates of interchange fees set by the Payment Organization are published on the website of the Payment Organization at the following addresses:

- for Mastercard Cards:



**BNP PARIBAS**

<https://www.mastercard.pl/pl-pl/punkty-handlowo-uslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.html>

– for VISA Cards:

<https://www.visa.co.uk/about-visa/visa-in-europe/fees-and-interchange.html>