



(MASTERCARD® WORLD ELITE™ CREDIT CARD (AAIR 26.24%¹))

PRESTIGE AT YOUR FINGERTIPS

The Mastercard World Elite credit card is available for BNP Paribas Wealth Management customers who expect the highest level of service. In addition to its wide range of payment options in the form of a high credit limit and a long interest-free period, this card offers exceptional benefits and privileges.

MASTERCARD WORLD ELITE BENEFITS:

- ◆ high credit limit,
- ◆ long interest-free grace period – up to 58 days,
- ◆ an extensive BNP Paribas World Elite² insurance package,
- ◆ a wide range of Mastercard Concierge services – access to a personal assistant³,
- ◆ LoungeKey programme⁴ – access to VIP lounges at airports,
- ◆ BOINGO Wi-Fi – access to over a million hotspots worldwide, including on selected airplanes,
- ◆ Fast Track – access to fast security check track at Warsaw Chopin Airport,
- ◆ mamBONUS programme⁵ – points for card payments and discounts at our Partners.

BNP PARIBAS WORLD ELITE INSURANCE PACKAGE:

The insurance package provides coverage for cardholder's spouse, dependent children (under 25) and grandchildren (under 18) – all this not only when travelling together.

An extensive insurance package for the Customer and his/her immediate family covers travel and health insurance, legal assistance, insurance of own participation with regard to a damage to a rented vehicle of up to EUR 50,000 as well as reimbursement for costs of repair or purchase of damaged or stolen equipment.

High insurance limits:

- ◆ the sum insured to cover the costs of medical care and enable the return home from abroad up to EUR 7,500,000,
- ◆ the sum insured regarding consequences of accidents for all the Insured Persons and the Co-insured travelling together up to EUR 5,000,000,
- ◆ private third-party liability insurance up to EUR 1,500,000,
- ◆ insurance of own participation of the Insured with regard to a damage to a rented vehicle up to EUR 50,000.

The travel insurance coverage has been extended to include a COVID-19 variant, which guarantees coverage of treatment costs, medical assistance, cancellation or early return insurance costs for the insured and co-insured.

Should an insured event occur, please call on: **+48 500 970 340** and dial 4 (operator's rates apply).

Mastercard Concierge | Round-the-clock support from personal assistants, including:

- ◆ booking and obtaining information for air travellers,
- ◆ reservation of a rental car as well as arranging a car with a driver,
- ◆ delivering flowers, ordering and delivering gifts,
- ◆ booking and obtaining information on holiday trips,
- ◆ arranging tickets for cultural and sporting events.

The Mastercard Concierge service is available **24 hours a day, 7 days a week**, 365 days a year. Please call on: **+48 500 970 340** and dial 3 (operator's rates apply).

LOUNGEKEY PROGRAMME

Under the LoungeKey programme, you can use your Mastercard World Elite credit card to **access over 1,100 VIP lounges at airports**, regardless of the class of travel or airline where you booked your flight. By visiting a VIP lounge, you can enjoy comfortable conditions, a cosy and quiet atmosphere away from the airport noise, access to the Internet, free drinks and refreshments, you can invite your travelling companions to join you in the VIP lounge (access for companions must be paid for by the cardholder, however, 4 passes for companions per year are free).

BOINGO WIFI

With the Mastercard World Elite credit card and the Boingo Wi-Finder app, you can **connect to the world at no extra cost**. By activating your BOINGO account, you will be able to:

- ◆ access over one million hotspots around the world, including at airports, in hotels, cafes, shopping malls, stadiums,
- ◆ access the Internet, also on selected airplanes,
- ◆ save offline maps in the app,
- ◆ access the Internet on 4 devices, including on your smartphone, tablet, laptop,
- ◆ use 24/7 technical assistance via email, phone, chat and social media.

FAST TRACK

The service is provided in Zone E of Terminal A at Warsaw Chopin Airport and enables the holder of a Mastercard World Elite credit card to use a **fast track at the security control**. This allows passengers to save time and enhance their travel comfort.

MAMBONUS PROGRAMME

mamBONUS is a package of benefits for BNP Paribas Bank Customers. It offers discounts in more than 2,500 shops as well as prizes for paying with a credit card (you can exchange the points you collect for flight tickets, in-kind prizes or vouchers redeemable at mamBONUS Partner shops).

STABILITY

BNP Paribas Wealth Management is no. 1 private banking service in Poland and the most innovative private banking in Poland. The BNP Paribas Group is no. 1 in Europe⁶ – global experience allows us to offer our Customers financial stability regardless of situation.



BNP Paribas Bank Group is number 1 in European Union⁶



WealthBriefing Awards 2022



Best Private Banking in Poland in 2021 and 2022 acc. to The Digital Banker⁷



The most innovative private banking according to Forbes magazine⁸



BNP Paribas Wealth Management with top score in the FORBES magazine rating of private banking in Poland⁹

¹ The Annual Percentage Rate of Charge (APRC) is 26.24%, the total loan amount (without the credited costs) is PLN 55,000, the total amount due is PLN 63135.41, the variable interest rate amounts to 20.5%, the total loan costs amount to PLN 8135.41 (including interest of PLN 7135.41, monthly fee for the card of PLN 0), 11 monthly instalments in the amount of PLN 5264.2 each, the 12th instalment of PLN 5229.21. This calculation was made as at 8.09.2022.

² Holder of the Mastercard World Elite BNP Paribas Bank Polska S.A. credit card may, in the framework of the Card agreement conclusion, agree to be covered by insurance provided under the group insurance agreement concluded by and between Inter Partner Assistance S.A. with its registered office in Brussels, operating in Poland through its branch Inter Partner Assistance S.A. Oddział w Polsce, which is part of the AXA Group, and BNP Paribas Bank Polska S.A. (Policyholder), under "Special Terms and Conditions of Insurance For Credit Card Holders of the Mastercard World Elite BNP Paribas Bank Polska S.A.". The terms and the Product Card are available at: <https://www.bnpparibas.pl/wealthmanagement/bankowosc-codzienna/mastercard-world-elite>.

³ The Concierge Service is operated by Mastercard Concierge, Chaussée de Tervuren 198, 1410 Waterloo, Belgium. Detailed information about the service are available at: <https://www.mastercard.pl/pl-pl/klienci-indywidualni/funkcjonalnosci-i-benefity/concierge.html>. The service is free of charge for Mastercard World Elite cardholders and does not depend on fulfilment of any conditions.

⁴ The LoungeKey Programme offers free-of-charge use of airport lounges. Detailed information about the service available at: <https://www.loungekey.com/pl>. The "LoungeKey – Mastercard World Elite" Regulations available at www.bnpparibas.pl.

⁵ The discount mamBONUS programme is organized by BNP Paribas Bank Polska S.A. The "Discount mamBONUS Programme" Premium Sale Regulations, applicable to the Moja Karta Premium debit card, Mastercard Gold Credit, Visa Platinum Credit Card and Mastercard World Elite Credit Card. Detailed information on the mamBONUS programme and the discount mamBONUS programme and the loyalty mamBONUS programme regulations are available at <https://mambonus.pl/regulaminy>. The Regulations for the programmes apply for indefinite period. The organizer may finish the premium sale by publishing such information on the website www.mambonus.pl at least two months in advance.

⁶ The BNP Paribas Group top position in the European Union has been specified according to the global value of total assets for bank groups with their headquarters in the European Union – according to the published annual reports for 2021, published by those groups on their websites as at 31/12/2021 (except for entities with headquarters in Great Britain who left the European Union).

⁷ BNP Paribas won the 'Best Private Bank in Poland' title in the Global Private Banking Innovation Awards 2021 and Global Private Banking Innovation Awards 2022 as was announced on 05/08/2021 and 21/07/2022 respectively. Find out more on: www.globalprivatebanking.digitalbankeronline.com/2021-winners and www.globalprivatebanking.digitalbankeronline.com/2022-winners.

⁸ The title of the most innovative private bank was awarded according to the quality-of-service study of 31 January 2020 for the period 1 January 2019 to 30 November 2019. The study was carried out by the Forbes editorial team under the Rating Private Banking project, using the mystery shopper method.

⁹ Distinction for 2020, awarded as part of Forbes magazine's ranking of private banking in Poland. For more details, visit: <https://www.forbes.pl/privatebanking/oferty-bankowosci-prywatnej-i-ich-ocena-wedlug-forbesa-rating/6qy4fvr>.

The product availability and loan terms depend on the result of the Customer's creditworthiness analysis conducted by the Bank on the basis of the information provided by the former to the latter and after signing the card agreement. This material is presented for advertising purposes only and it does not constitute an offer within the meaning of the Civil Code. The material is not personalised and it has been prepared regardless of needs or individual situation of Customers. A Private Banker is at your disposal before you make your decision, to provide you with any additional information related to the products offered. BNP Paribas Bank Polska S.A. with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered into the National Court Register (KRS) maintained by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register, under KRS number 000011571, Tax ID (NIP) 526-10-08-546 and share capital of PLN 147,593,150 paid up in full.



BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world