



BNP PARIBAS
WEALTH MANAGEMENT

MASTERCARD® WORLD ELITE™ CREDIT CARD

THE BEST ELITE CARD ACCORDING TO THE FORBES MAGAZINE⁹



www.bnpparibas.pl/wealthmanagement

BNP Paribas Wealth Management offers a unique credit card to the customers who expect top-notch service. In addition to its wide range of payment options, this card offers exceptional benefits and privileges. We encourage you to learn more about the dedicated solutions the card offers. Please feel invited to become a holder of an exceptional credit card – **Mastercard World Elite**.

MASTERCARD WORLD ELITE BENEFITS:

- ◆ high credit limit,
- ◆ long interest-free grace period - up to 58 days,
- ◆ an extensive **BNP Paribas World Elite insurance package**²,
- ◆ a wide range of **Mastercard Concierge** – services – access to a personal assistant³,
- ◆ **LoungeKey**⁴ – programme - access to VIP lounges at airports,
- ◆ **Fast Track** – access to fast track security control at the Warsaw Chopin Airport,
- ◆ **Mastercard® Program® Specials Programme**⁵ with a wide catalogue of rewards for points collected from Mastercard transactions.

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, deductible insurance for 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 and Co-insured Persons travelling together up to EUR 5,000,000,
- ◆ private third-party liability insurance up to EUR 1,500,000,
- ◆ deductible insurance for damage to a rented vehicle of up to EUR 50,000.

Travel insurance coverage, guarantees coverage of treatment costs, medical assistance, cancellation or early return insurance costs for the Insured and Co-insured party.

Should an insured event occur, please call: **+48 500 970 340** and dial 4 (call cost according to operator's rate).

MASTERCARD CONCIERGE

24-hour support from personal assistants, including:

- ◆ booking and obtaining information for air travellers,
- ◆ booking a car rental, 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. Just call: **+48 500 970 340** and dial 3 (call cost according to operator's rate).

LOUNGEKEY PROGRAMME

Under the LoungeKey programme, you can use your Mastercard World Elite credit card to **access to over 1,100 VIP lounges at airports**, regardless of the class of travel or airline on which the flight was purchased. By visiting a VIP lounge, you can enjoy comfortable conditions, a pleasant 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)⁴.

FAST TRACK

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

MASTERCARD PRICELESS SPECIALS SCHEME

We encourage you to register in the Mastercard Priceless Specials Scheme. Payments with Mastercard debit and credit cards **earn points that can be exchanged for attractive rewards**.

The rewards catalogue covers 11 passions, including travel, music, film and culture.

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 Europe**⁶ – global experience allows us to offer our Customers financial stability regardless of situation.



The BNP Paribas banking group is number 1 in the European Union⁶.



Best Wealth Management Business in the CEE region according to the 2023 WealthBriefing European Awards ranking⁷.



Best Private Banking in Poland acc. to the Global Private Banking Innovation Awards ranking 2021-2024⁸.

¹ The AAIR (Actual Annual Interest Rate) for a representative example of the Mastercard World Elite credit card limit is 23.78% as at 28/02/2025, the total loan amount (excluding loan costs financed): PLN 55,000, the total loan to be repaid: PLN 62,417.36, variable interest rate p.a.: 18.5%, total loan cost: PLN 7,417.36 (including: interest: PLN 6,417.36, annual card fee: PLN 1000), 11 monthly equal instalments of PLN 5,204.01, 12th instalment of PLN 5,173.25.

² Holder of the Mastercard World Elite credit card of BNP Paribas Bank Polska S.A. may, in the course 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 the Holders of the Mastercard World Elite Credit Card of 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 available at <https://www.mastercard.pl/pl-pl/klienci-indywidualni/funkcjonalnosci-i-benefity/concierge.html>.

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

⁵ The Priceless Specials scheme (hereinafter referred to as the "Scheme") is a loyalty scheme for Mastercard card holders. The Scheme may apply to Mastercard cards issued by BNP Paribas Bank Polska S.A. ("the Bank") to adult users under agreements concluded with individual customers (consumers), with the exception of debit cards issued to the Foreign Currency Account in EUR and additional credit cards. The organiser of the Scheme and the "BNP Paribas Welcome Points" Promotion is Mastercard Europe SA, with its registered office in Waterloo Belgium. Details are available on the website of the Programme organiser - bezcennechwile.mastercard.pl. The communication is made available by BNP Paribas to holders/users of cards issued by the Bank, to whom the Bank provides the benefit of being able to participate in the Mastercard Priceless Specials Scheme under an agreement concluded with Mastercard Europe SA, a Belgian company registered with the Commercial Court of Nivelles in Belgium (number in the commercial register: RPR 0448038446), with its registered office at: 198/A, Chaussee de Tervuren, 1410 Waterloo, Belgium.

⁶ The number one position of the BNP Paribas Group in the European Union has been determined by the global balance sheet total for banking groups with their head office in the European Union - according to the annual reports for 2022 published by these groups on their own websites as at 31/12/2022 (excluding entities with their head office in the UK which has exited the European Union).

⁷ BNP Paribas Wealth Management was the winner in the WealthBriefing European Awards 2023 contest in the Wealth Management Business in Central and Eastern Europe category. The results were announced on 30/03/2023. Learn more at: www.clearviewpublishing.com/events/the-eleventh-annual-wealthbriefing-european-awards-2023/#winners.

⁸ BNP Paribas was awarded the 'Best Private Bank in Poland' title in the international competition 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, and in the Global Private Banking Innovation Awards 2023, as announced on 08/06/2023, and the Global Private Banking Innovation Awards 2024, as announced on 05/06/2024. Find out more at: www.globalprivatebanking.digitalbankeronline.com/2021-winners, www.thedigitalbanker.com/global-private-banking-innovation-awards-2022, www.thedigitalbanker.com/global-private-banking-innovation-awards-2023 i www.thedigitalbanker.com/global-private-banking-innovation-awards-2024.

⁹ The Mastercard® World Elite™ credit card was ranked 1st in the 'Black Credit Card Ranking' according to 'Forbes', the results of which were announced on 02/05/2023. Read more at: www.forbes.pl/rankingi/ranking-czarnych-kart-kredytowych-wyberamy-najlepsze-karty-kredytowe-z-najlepszych/m4zv1h6.

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 maintained by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register, under KRS number 0000011571, with Tax Identification Number (NIP) 526-10-08-546 and fully-paid-up share capital of PLN 147,799,870.