



Master Agreement regarding Bank Accounts, Card and Electronic Access Channels no.

concluded on LL - LL - LLLL inby and between:

BNP Paribas Bank Polska Spółka Akcyjna with its registered office in Warsaw (01-211), at ul. Kasprzaka 2, entered into the Register of Entrepreneurs of 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: 0000011571 and VAT PL: 5261008546 (NIP), holding paid-up share capital of PLN 147,799,870, represented by:

1. 2.
(name and surname - position) (name and surname - position)
hereinafter referred to as **"the Bank"**,

and

the Holder

Name and surname:

ID type, series and number:

PESEL number: date of birth:

This Agreement specifies the terms and conditions for opening and maintenance of bank accounts, using payment instruments and making telephone and internet banking systems available, under the principles included in the Specific Conditions of the Agreement (SCA), Regulations for Opening And Maintenance of Bank Accounts of the Konto Na Teraz account at BNP Paribas Bank Polska S.A. and - where not regulated therein - in the General Conditions of the Agreement which constitute an integral part of the SCA (GCA), whereas terms spelled with capital letter in the SCA are defined in the GCA.

I. Specific Conditions of the Agreement regarding Bank Accounts, Card and Electronic Access Channels

On the Agreement conclusion date, the Holder chooses the following products and services provided by the Bank:

1. Account maintenance

Personal Account

Account number (NRB):

LL LLLL LLLL LLLL LLLL LLLL LLLL LLLL LLLL LLLL

Currency: **PLN**

Tariff Plan: **Konto na Teraz**

On the account opening date, the variable **standard interest rate** (per annum) is:

L % up to PLN

L % for the surplus over PLN up to

L % for the surplus over PLN

Data for currency transfer orders:

BIC/SWIFT code of the Bank: **PPABPLPKXXX**

The IBAN account number format requires to insert the following letters before a number: **PL**

2. Use of debit card

Mastercard Karta Otwarta na Dzisiaj

Physical card

issued to the account number: PL LL LLLL LLLL LLLL LLLL LLLL LLLL LLLL LLLL

for the Holder

Name (or initials) and surname to be displayed on the Card (max. 19 characters including whitespaces)

LLLLLLLLLLLLLLLLLLLLLLLL

Limits:

L Cash withdrawal daily limit: **PLN**.....

Daily Limit for Non-cash Transactions: **PLN**.....

including:

L Daily Limit for Correspondence and Phone Transactions **PLN**

L Daily Limit for Online Transactions **PLN**

Card without the contactless functionality

Manner of delivery of the Card and PIN:

L Card - at the Bank's branch, PIN - assigned by the Card User via electronic access channels

L Card - sent by post to the correspondence address, PIN - assigned by the Card User via electronic access channels

	<p><input type="checkbox"/> Card – sent by courier to the correspondence address, PIN – assigned by the Card User via electronic access channels</p> <p><input type="checkbox"/> Card – sent by courier to the address indicated by the Card User, other than the correspondence address, PIN – assigned by the Card User via the Electronic Access Channels</p> <p><input type="checkbox"/> Card and PIN mailed in two separate letters to the correspondence address</p> <p><input type="checkbox"/> Card and PIN sent separately by courier to the correspondence address</p> <p><input type="checkbox"/> Card and PIN sent separately by courier to the address indicated by the Card User, other than the correspondence address</p> <p>Address for the courier delivery other than the correspondence address:</p> <p>Mobile phone to receive 3D Secure passwords: <input type="text"/></p> <p><input type="checkbox"/> Mastercard Karta Otwarta na Dzisiaj</p> <p><input type="checkbox"/> Mobile Card</p> <p>issued to the account number: PL <input type="text"/></p> <p>for the Holder Name (or initials) and surname to be displayed on the Card (max. 19 characters including whitespaces) <input type="text"/></p> <p>Limits:</p> <p><input type="checkbox"/> Cash withdrawal daily limit: PLN.....</p> <p>Daily Limit for Non-cash Transactions: PLN..... including:</p> <p><input type="checkbox"/> Daily Limit for Correspondence and Phone Transactions PLN</p> <p><input type="checkbox"/> Daily Limit for Online Transactions PLN</p> <p>Manner of delivery of the Card and PIN:</p> <p><input type="checkbox"/> Card – remote channels, PIN – assigned by the Card User via electronic access channels</p> <p>Mobile phone to receive 3D Secure passwords: <input type="text"/></p>
<p>3. Electronic Access Channels</p>	<p><input type="checkbox"/> GOonline Internet Banking</p> <p>Internet website: https://goonline.bnpparibas.pl</p> <p>for the Holder</p> <p>Login: <input type="text"/></p> <p>Telephone number to receive SMS codes: <input type="text"/></p> <hr/> <p><input type="checkbox"/> Call Centre phone number to the Call Centre (as at the date of conclusion of the Agreement): + 48 22 134 00 00; +48 500 990 500 (fee for the connection as per the operator's tariff)</p> <p>for the Holder</p> <p>ID of the Call Centre user: <input type="text"/></p> <p><input type="checkbox"/> Call Centre with full range of services and the option to execute Transactions via the Bank-o-phone up to:</p> <p><input type="checkbox"/> the daily limit: PLN..... PLN</p> <p>Telephone number to confirm orders placed with the Telephone Centre in excess of the amount specified in the Agreement: <input type="text"/></p>
<p>4. Term of the Agreement</p>	<p>The Agreement is concluded for a definite period of time: 12 months</p> <p>Pursuant to the act on counteracting money laundering and terrorism financing of 1 March 2018 (the "Act"), the Bank is obligated towards each Customer to apply the financial security measures defined in the Act.</p> <p>In connection with the fact that on the basis of information received as at the date of the Agreement conclusion, the Bank is not able to fully perform the obligation rested on it as indicated in the Act - this Agreement shall come into force based on positive verification of documents/information presented by the Holder in the Bank, however, no later than within 10 business days of concluding the agreement.</p> <p>In the event of a negative result of the verification of the Holder by the Bank, the Agreement shall not enter into force, of which the Bank shall notify the Holder within the aforesaid deadline by telephone, SMS, e-mail or in writing.</p> <p>In the event that not all documents or information necessary for the Bank to fulfil the obligation rested on it as indicated in the Act were presented as conclusion of the Agreement, the Bank shall - by telephone, SMS, e-mail or in writing - request the Holder to present the missing documents/information within 6 months of the Agreement conclusion date. The Holder is obliged to present the documents.</p> <p>Failure to provide the required documents or information may constitute the grounds for the Agreement termination by the Bank.</p>

5. Correspondence	<p>Correspondence address: Email address: Language version of correspondence: <input type="checkbox"/> Polish <input type="checkbox"/> English</p> <p>Transaction Summary (statements) / Fee Summary: <input type="checkbox"/> sent to the email address <input type="checkbox"/> provided available in the internet banking system <input type="checkbox"/> sent to the mailing address</p>
6. Primary obligations of the Holder	<p>Before approving or signing payment orders, the correctness of the provided recipient's bank account number shall be checked. The Bank does not verify the compliance of the bank account number with the recipient's details.</p> <p>As soon as possible (immediately), the Bank should be informed of (details in GTA):</p> <ul style="list-style-type: none"> ▪ any loss of a Payment Instrument (e.g. theft of a Card, unauthorised access to the Internet Banking) ▪ unauthorized/unexecuted Transactions ▪ failure to receive Transaction Summary ▪ non-conformity of the account balance ▪ change of the number or loss of the contact telephone/Telephone Centre/Private Line/Private Banking Centre/SMS Codes ▪ change of the correspondence address, e-mail address for sending the Transaction Summary and personal data specified in the Agreement
7. Disclosure provisions	<p>The Bank informs that in connection with the Bank's performance of banking activities under the Agreement within the scope and on the terms set forth in the Banking Law Act of 29 August 1997, including for the purpose of creditworthiness assessment and credit risk analysis:</p> <ol style="list-style-type: none"> 1) The Bank shall transfer data concerning the Holder to Biuro Informacji Kredytowej S.A. ("BIK S.A.") with its registered office in Warsaw, 2) the Bank may provide the Holder data available to the Bank Register System, administered by Centrum Prawa Bankowego i Informacji Sp. z o.o. (Banking Law and Information Centre), based in Warsaw, 3) data furnished to BIK SA and to the Bank Register System may be rendered available to banks and other institutions which are authorised to grant loans under the law, to financial institutions that are subsidiaries of banks, and to economic information bureaus, to the extent and on the terms and conditions specified in the Act of 9 April 2010 on Disclosure of Economic Information and Exchange of Economic Data.
8. Holder's Statement	<p><input type="checkbox"/> The holder states that prior to 24 February 2022 s/he resided in the territory of Ukraine, and then left this territory and cannot return there due to the ongoing war in this territory.</p> <p><input type="checkbox"/> The Holder represents that at the time of making this statement s/he does not have any other payment account maintained for the Holder (as an individual or a joint account), opened on the territory of the Republic of Poland, by a bank or a cooperative savings and credit union (SKOK).</p> <p><input type="checkbox"/> The Holder represents that prior to conclusion of the Agreement s/he received - as per his/her choice - by email the indicated address or in a paper form, General Conditions of the Agreement, Regulations of Opening and Maintenance of the "Konto na Teraz" Account, Table of Commissions and Fees regarding Bank Accounts, Card and Electronic Access Channels for Retail Customers (constituting integral parts of the SCA), Information Sheet for Depositors, document on fees charged from the account (s) to be opened under the Agreement, message to the Master Agreement on Bank accounts, Card and Electronic Access Channels.</p>

Name stamps and signatures for the Bank

Signature of the Holder



General Terms and Conditions

Bank accounts, card and electronic access channels

Applicable from 1 April 2024

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Chapter 1. General Provisions

§ 1. Pre-requisites and contracting

- The General Terms and Conditions of the Agreement (GTC) define the rules for opening and maintaining bank accounts, issuing and handling Payment Instruments, including the use of a debit card, electronic money, execution of payment transactions and making telephone and Internet Banking systems available to consumers, i.e. natural persons concluding the Agreement for purposes not directly related to their business or professional activity, including manufacturing activity in agriculture.
- The Holder shall use the products and services selected in the Specific Terms and Conditions of the Agreement (STC) on the date of conclusion of the Agreement.
- The conclusion of an agreement on the use of products and services other than those specified in the STC, including an agreement on the provision of services in pipeline and sowing to structured deposits, shall take place upon the submission of:
 - the customer's request and its acceptance by the Bank, or
 - the Bank's offer, which acts in its own name or under the authorisation and on behalf of a third party, and acceptance thereof by the Holder,
 at the Bank's branch or, if the Bank makes such functionality available, remotely in writing or electronically through the EKD or other means of remote communication.
- When concluding agreements remotely in electronic form, the IDs specific to EKD shall be used, unless otherwise agreed by the parties, while the Bank's identification data may be attached to the agreement, and the submission of the EKD User's declaration of will may require confirmation by a text message code or other Personalised Security Credentials.
- The Holder shall have the right to withdraw from the Agreement concluded for a period of validity without stating the reason within 14 days from the date of conclusion of the Agreement or from the date of confirmation by the Bank of the information subject to the law, if later, by submitting a written notice of withdrawal from the Agreement to the Bank. The deadline shall be deemed to have been met if, before the expiry of that deadline, a statement is sent to the Bank. The holder shall not bear the withdrawal costs.
- The signature placed on the Personal Data Form shall constitute a signature specimen of the User to place written Instructions or Payment Orders and to Authorise Transactions; in the absence of such a form, the specimen signature shall be the signature placed at the Bank on another model agreement.
- An agreement on behalf of a minor under the age of 13 shall be concluded by their Statutory Representative. A Minor who has reached 13 years of age shall enter into the Agreement with the consent of their Statutory Representative.
- The Holder may take out insurance or conclude an insurance agreement under the insurance policies offered by the Bank, on the terms and conditions set forth therein.
- The Holder may be granted a revolving credit in Konto Osobiste, excluding the Auxiliary Account, under a separate agreement.
- In addition to the products specified in the Agreement/STC, the Bank shall provide Products or Services in Support.
- The Bank shall conclude Agreements exclusively with the person who filed the tax residence representation letter and FATCA representation letter, in accordance with the provisions of the Act of 9 October 2015 on the performance of the Agreement between the Government of the Republic of Poland and the Government of the USA to improve international tax compliance and to implement FATCA.

§ 2. Definitions

- The terms and expressions used in the Agreement shall have the following meanings:
 - Mobile application** – the GOMobile application installed on the Mobile Devices with Android or iOS software for electronic banking;
 - Authorisation** – the User's consent to execute a Payment Transaction;
 - Bank** – BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw;
 - Recipient's Bank** – a bank or other financial institution with its

- registered office in Poland or abroad, authorised to run payment accounts or to provide other payment services;
- ATM** – a device enabling the Card Holder to withdraw cash with the Card or, additionally, other operations jointly permitted by the functionality of the device and Card;
- Brokerage Office** – a separate organisational unit of the Bank that conducts a brokerage activity and operates as a branch;
- Private Banking Centre** – an organisational unit of the Bank serving customers holding Konto Osobiste with Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan; the Private Banking Centre shall also be serviced by the Holder of Konto Samodzielniaka, if their Statutory Representative is a customer holding Konto Osobiste with Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan;
- Telephone Centre** – a telephone banking system used by the Bank to obtain information on the status of accounts and to place specific instructions or orders, access to which requires logging in with EKD and TelePIN identifiers;
- Currency Date** – moment of time from which or until which the Bank calculates interest on the funds that have debited or credited the Account;
- Private Banking Consultant/Specialist** – a representative of the Bank designated to service the Holder of Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan; the Private Banking Consultant/Specialist shall also service the Holder of Konto Samodzielniaka, if designated for servicing their Statutory Representative;
- AIS Supplier/Account Information Service Supplier** – an entity providing the Account Holder with the service of providing information about the payment account and the connected payment transactions (AIS service);
- CAF Supplier/Supplier issuing payment instruments based on a payment card** – an entity issuing a payment card or another payment instrument based on a payment card to the Account Holder, which, with the consent of the account Holder, is associated with a payment account indicated by the Account Holder in such a way that the Bank confirms, at the request of that entity, the availability on the Payment Account of the amount necessary to execute a payment transaction executed from a payment card or other payment instrument issued by that entity (CAF service);
- PIS Supplier / Payment Initiation Service Supplier** – an entity providing the Account Holder with the service of initiating cashless payment transactions from a payment account (PIS Service);
- Instruction** – an order which results in neither debiting nor crediting the Account;
- Business Day** – a day from Monday to Friday, except for public holidays;
- EKD** – Electronic access channels – Internet Banking, Telephone Centre, IVR Automatic Centre, Telephone Customer Service Centre, the Private Line, Mobile Application, Chat Channel, Video Chat Channel, Private Banking Centre enabling the EKD User to place Instructions or Orders;
- EEA** – the European Economic Area covering the EU member states as well as Norway, Liechtenstein and Iceland;
- Express Elixir** – a system of instant transfer orders executed in Polish zlotys operated by Krajowa Izba Rozliczeniowa S.A. with its registered office in Warsaw, enabling the exchange of payment orders between units of participants of this system during the hours specified by each participant in real time. The Bank participates in Express Elixir. The list of participants and the availability hours specified by each system participant are available at: www.expresselixir.pl and on the Website;
- Cut-off time** – a time on a Business day after which the payment order received shall be deemed to have been received on the first Business Day after that date;
- Password for Private Banking** – a password set by a Holder or a attorney of the Holder on a password set instruction form in order to verify by phone the Holder's or his/her attorney's identity by an employee of the Private Banking Centre or a consultant at the Private Line;
- IBAN** – (International Bank Account Number) – an international bank account number;
- Biometric Identifier** – a record of individual characteristics of the User, including physical features (e.g. fingerprints, face image), which enables verification of their identity.
- EKD ID** – login to the Internet Banking, ID to the Telephone Centre, Customer Number;
- Personalised Security Credentials** – individual features used for Authentication purposes, also as part of the Authorisation process, in particular specified confidential personal data, processes, codes, passwords, numbers (such as passwords used under the Payment Instrument, CVC2/CVW2 code, SMS Code, PIN, 3D Secure PIN Code, TelePIN or Biometric Identifier);
- Payment instrument** – determined by the Bank a personalized devices or security solutions, enabling unambiguous identification of a User, applied to submit Instructions or Orders, make Authorisations or obtain information relating to the Account, including the Card and Card-linked solution for making contactless transactions, available in the form of the NFC-based application installed on a Mobile Device, PIN, EKD identifier, Password for the Private Banking, SMS code, Authorisation Method for the Mobile Application, including PIN for Mobile Application and TelePIN, as well as other means of this type that provide at least the same level of security, offered by the Bank in the future in place of, or alongside the existing ones, approved for use by the Holder;
- Chat channel** – the exchange of text messages between the Customer and a consultant or computer program simulating a conversation, via the website, the Internet Banking and the Mobile Application; the channel used to obtain information and place Instructions and Orders indicated in the message;
- Video Channel** – an electronic form of communication of the EKD User with the Bank, enabling communication with the Bank's employee via image and voice, as well as chat, made available via the website, the Internet Banking and the Mobile Application; the channel used to obtain information and place Instructions and Orders indicated in the message;
- Card** – a debit card issued by the Bank to Konto Osobiste or to Rachunek Walutowy as part of the renewal;
- Karta do Dorosłości** – a debit card issued by the Bank to Konto Samodzielniaka for a Minor who has reached 13 years of age and is the Holder of Konto Samodzielniaka;
- Mobile Card** – a Card which does not have a physical form (Virtual Card); all the provisions of the GTC concerning the Card shall apply to the Mobile Card, except for the provisions relating to the use of the Card in the form of its physical presentation;
- Karta Multiwalutowa** – a Card issued to Konto Osobiste with the possibility for the Customer to indicate an associated account as an additional account to that Card; in such a case, they have been able to make payment transactions which are settled by the Bank by debiting Konto Osobiste or the associated account, in accordance with the principles set forth in the GTC;
- Karta Samodzielniaka** – a debit card issued by the Bank to Konto Karty Samodzielniaka; The Bank issues Karta Samodzielniaka only to a minor who is at least 7 years of age and less than 13 years of age, and whose Statutory Representative is the Holder of Konto Karty Samodzielniaka;
- Customer/User** – Holder or User of a Card or the EKD User;
- 3D Secure PIN code** – an individual, confidential, 6-digit code enabling the Customer to use the 3D Secure Service. The code is determined by the Card User in the Customer Service Contact Centre and in the Telephone Centre, as well as through private line and in the Private Banking Centre (as soon as the Bank makes such a possibility available);
- CVC2/CVW2 Code** – a 3-digit security number used to verify transactions made without the physical presentation of the card, which is placed on the back of the Card, printed right next to the signature panel;
- SMS code** – a one-time numerical password transmitted using a text message (SMS) to a mobile phone number indicated by the User, which is used for the purpose of submitting Orders, authorising Instructions, Orders or confirming Internet Transactions using the 3D Secure Service;
- Message** – a message from the Bank addressed to the holders, including information on the products and services provided by the Bank, placed in the Bank branches servicing the accounts and on the Bank's website;
- Konto Karty Samodzielniaka** – an individual savings and checking account at the Bank, held in PLN, only for a person with full legal capacity who is a Statutory Representative of a Minor for whom the Karta Samodzielniaka and/or the Mikrokarta Samodzielniaka is to be

- issued for that account; Konto Karty Samodzielniaka be maintained solely for the purpose of issuing the Karta Samodzielniaka and/or the Mikrokarta Samodzielniaka to a minor and for the purpose of settling Transactions made with these cards;
- 39) **Konto Osobiste** – a savings and settlement account at the Bank, maintained in PLN;
- 40) **Auxiliary Account** – a savings and settlement account maintained in PLN at the Bank; the provisions of the GTC relating to Konto Osobiste shall apply to the Auxiliary Account, unless the GTC provide otherwise. The Auxiliary Account may be held exclusively for the benefit of the Holder of Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan;
- 41) **associated account** – Rachunek Walutowy designated by the Holder as an additional account for settling payment transactions executed with a Karta Multiwalutowa; Associated Account may be indicated by the Holder at the time of submitting the application for issuing the card or after issuing the card, in a handwritten application submitted at the Bank's branch or through selected EKD;
- 42) **Konto Samodzielniaka** – an individual Konto Osobiste with Konto Samodzielniaka Tariff Plan, maintained exclusively for the benefit of a minor;
- 43) **Average exchange rate of the NBP** – the average exchange rate of the foreign currency in PLN calculated by the National Bank of Poland (NBP), announced on its calculation day in Thomson Reuters, Bloomberg news services, on the website of the NBP and in the NBP branches;
- 44) **Debiting Rate** – the exchange rate fixed by the Payment Organisation, available on the Payment Organisation's website (Mastercard: <https://www.mastercard.pl/pl-pz/klient-indywidualny/pomoc/kalkulator-walut.html>) and VISA: <https://www.visa.pl/wsparcie-visa/konsument/uslugi-podrozne-visa/exchange-rate-calculator.html>) used for conversion of Transactions made by Card in accordance with the Agreement;
- 45) **Foreign exchange rates** – foreign exchange buy and sell rates applied by the Bank in relation to the Polish zloty, published by the Bank in the Exchange rate tables;
- 46) **Lokata Terminowa** – a term savings deposit account in the Bank, maintained in PLN or in a foreign currency;
- 47) **Authorisation Method for the Mobile Application** – an individual, confidential number authorising Transactions ordered in the Mobile Application (PIN code for the Mobile Application) or Biometric Identifier or any other method of authorising Transactions in the Mobile Application, selected by the Card User from among the methods indicated in the Message;
- 48) **Push Method** – a method of authentication of the EKD User in the Mobile Application, initiated by a Telephone Centre consultant in the form of a message containing their data, which then requires acceptance and Authentication by the EKD User using Mobile Authorisation;
- 49) **Click2Call Authentication Method** – the EKD User Authentication method as a result of a connection to the Telephone Centre, which involves prior logging in of the EKD User to the Mobile Application and making a connection directly from the Mobile Application;
- 50) **Mikrokarta Samodzielniaka** – a debit card in the form of a microcard issued by the Bank to Konto Karty Samodzielniaka, enabling only contactless transactions; The Bank shall issue the Mikrokarta Samodzielniaka only to a person of 7 years of age and less than 13 years of age, whose Statutory Representative is the Holder of Konto Karty Samodzielniaka;
- 51) **Mobile Authorisation** – an integral part of the Mobile Application through which the Customer may approve and reject Instructions/Orders/Payment Orders in the Internet Banking, Mobile Application and the Telephone Centre, including Authentication and Authorisation;
- 52) **Non-resident** – a Customer resident abroad;
- 53) **Customer number** – Agreement number;
- 54) **NRB (Bank Account Number)** – the method of numbering accounts in Poland, used in domestic settlements, composed of 26 digits;
- 55) **Depositing Period** – the period for which Lokata Terminowa is being maintained;
- 56) **Cost Option** – sharing the costs of execution of the Payment Transaction between the ordering party (the Holder) and the recipient of the transfer order;
- 57) **Payment Organisation** – a MasterCard or Visa card organisation;
- 58) **Minor** – a person under the age of 18 and without full legal capacity, residing in the territory of the Republic of Poland, who is a tax resident and at the same time a Polish or Ukrainian citizen, or Swiss citizen, or a citizen of one of the EEA countries;
- 59) **Pakiet Optymalnych Korzyści** – a service (exclusively in support) of automatic account balancing between Konto Osobiste accounts and Rachunek Oszczędnościowy maintained in PLN, on each Business Day during the period from the last cut-off time on that day to the end of that day, according to the criteria specified by the Holder;
- 60) **PIN** – a confidential identification number assigned to the Card;
- 61) **Tariff Plan** – a set of commissions and fees charged by the Bank for activities related to the performance of the Agreement selected by Konto Osobiste Holder; however, the set of commissions and fees with respect to the Card under a given Tariff Plan may vary depending on the type selected by the Card Holder;
- 62) **transfer order** – at the request of the customer (*the Holder*), the entity maintaining the account (*the Bank*) transfers funds from the customer's account (*the payment account*) to another account;
- 63) **payment order** – payment order constitutes an instruction given to the bank by the creditor to transfer a specific amount from the debtor's bank account (*account*) to the creditor's bank account;
- 64) **POS** – terminal used for making non-cash transactions using the Card at the Merchant or for cash withdrawals;
- 65) **Holder** – a natural person who has concluded an Agreement with the Bank, and in the case of a joint account – each of the Co-holders;
- 66) **Cardholder** – a Cardholder who has reached 13 years of age and has not been completely incapacitated, to whom the Card has been issued, including a Mobile Card;
- 67) **Private Line** – a telephone service Centre for the Customers holding Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan used at the Bank, enabling obtaining information and placing instructions or orders specified in the message via a consultant; Private Line also provides services to the Holder of Konto Samodzielniaka, if their Statutory Representative is a Customer holding Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan;
- 68) **Product or Service in support** – a product or service withdrawn from the Bank's offer, but remaining in the service of the Bank pursuant to the agreement concluded with the Holder;
- 69) **account maintenance** – an authorised entity (*the Bank*) maintains a payment account for use by the customer (*the Holder*);
- 70) **Statutory representative** – a statutory representative – a representative, who is each of the parents (residing within the territory of the Republic of Poland, who is a tax resident and, at the same time, a Polish or Ukrainian or Swiss citizen or a national of one of the EEA Countries), provided that the Holder remains under their parental control, and a guardian or a custodian established by a guardianship court;
- 71) **PSD transfer** – a transfer order in any currency, made in the territory of the Republic of Poland or in trade with Member States of the EEA other than the Republic of Poland, between accounts held in banks of EEA Countries;
- 72) **SEPA transfer** – a transfer order in EUR between accounts held in banks in so-called Single Euro Payments Area (including EEA and Switzerland) and containing a correct Beneficiary's account number, compliant with IBAN format, free from any additional payment instructions, carried out under SHA Cost Option;
- 73) **TARGET transfer** – a transfer of euro between account holders in banks which are participants in the Trans European Automated Real Time Gross Settlement Express Transfer (TARGET) system;
- 74) **Foreign transfer** – a transfer order in any currency for which one of the suppliers is located in a Member State other than a Member State of the European Union;
- 75) **Merchant Outlet** – a point of sale, marked with the logo of a Payment Organization under which the Card is issued, at which the Cardholder/Card User can make payment using the Card;
- 76) **Account** – each type of bank account offered by the Bank to the Customers and maintained under the Agreement, including Konto Osobiste, Rachunek Oszczędnościowy, Rachunek Walutowy, Lokata Terminowa, Rachunek Portfelowy;
- 77) **Rachunek Oszczędnościowy** – a savings account at the Bank maintained in PLN or a specified currency, in accordance with the Bank's offer;
- 78) **Payment Account** – the account used for the execution of Transactions, which is not Rachunek Portfelowy, Lokata Terminowa, Rachunek Oszczędnościowy Autooszczędzanie, or an automated overnight deposit;
- 79) **Rachunek Portfelowy** – an account held for the purpose of making settlements and investments as part of the provision of portfolio management services by the Brokerage House, composed of one or more financial instruments;
- 80) **Currency Account** – an account at the Bank, charged at each request, maintained in a foreign currency, the list of which is included in the Message;
- 81) **Resident** – a Customer domiciled within the territory of Poland;
- 82) **Tax resident** – a natural person having a centre of personal or economic interests (centre of vital interests) within the territory of the Republic of Poland or staying within the territory of the Republic of Poland for more than 183 days in a tax year;
- 83) **Balance** – the book balance of the funds in the account;
- 84) **Debit balance** – an unacceptable negative balance, caused by negative encumbrances in excess of the Free Funds;
- 85) **IVR automatic service** – a telephone service that is part of the Bank's Telephone Centre and allows Users of the Electronic Access Channels (EKD) to independently submit specific Instructions or Orders via a keyboard of the tone dialling phone;
- 86) **Strong Authentication** – authentication based on the use of at least two elements in the category of knowledge, possession or features of the Customer (e.g. SMS code and 3D-Secure PIN code or SMS code and additional security question or Mobile Authorisation);
- 87) **NBP Reference Rate** – an interest rate of basic open market operations carried out by the National Bank of Poland (NBP), set by the Monetary Policy Council and announced in the Official Journal of the NBP published on the website of the NBP and available in the mass media;
- 88) **Website** – the Bank's website: www.bnppari-bas.pl;
- 89) **Internet Banking** – the electronic banking system used by the Bank in PL@net or G@online versions;
- 90) **Exchange rate table** – an exchange rate table of BNP Paribas Bank Polska S.A. in which the Bank includes the applicable Exchange Rates;
- 91) **Interest Rate Table** – a table in which the Bank posts information about the interest rate of funds on accounts;
- 92) **Tariff** – the Tariff of Fees and Commissions for banking activities performed for individual/retail customers, applied by the Bank towards the Holder in connection with the implementation of the Agreement;
- 93) **Customer Service Contact Centre** – a generally available, round-the-clock Bank's helpline to provide Customers with information about banking products and to execute specific Customer Instructions or Orders;
- 94) **TelePIN** – an individual, confidential number assigned independently by the EKD User in the Telephone Centre;
- 95) **CAT Terminal** – a self-service terminal (e.g. at gas stations, ticket machines), used for Transactions with the Card;
- 96) **Payment Transaction / Transaction** – a payment, transfer, or withdrawal of funds initiated by the payer or the recipient;
- 97) **Contactless Transaction** – a transaction made via POS terminal or ATM, using either the contactless functionality of a Card or a Card-linked solution for making contactless transactions, available in the form of the NFC-based application installed on a Mobile Device, including using a Mobile Card;
- 98) **Read-only Data Carrier** – a carrier which enables the Holder to store information addressed to him/her in a way accessible for future reference for a period of time adequate for the purposes of information preparation, and which allows an unchanged reproduction of the information stored, including that transmitted via electronic mail or SMS;
- 99) **Agreement** – the Master Agreement for Bank accounts, card and electronic access channels;
- 100) **Unique Identifier** – the recipient's account number (NRB), IBAN indicated by the User, the Card number in the case of remote Transactions, the payment ID (IDP) in the case of payment orders used for unequivocal identification of the User or the recipient's account;
- 101) **Mobile Device** – a multifunctional mobile device enabling the submission of Payment Orders or the use of a Mobile Application;
- 102) **3D Secure Service** – a service enabling Transactions without physical presentation of the Card, with the use of Strong Authentication. Strong Authentication method shall be determined by the Card User through the Internet Banking; after selecting the Strong Authentication method, all transactions covered by the 3D Secure Service will result in using the selected method;
- 103) **Complaint Act** – act dated 5 August 2015 on Complaint Handling by the Financial Market Entities and Financial Ombudsman (Journal of Laws of 2016, item 892, as amended);
- 104) **Authentication** – a procedure enabling the Bank to verify the User's identity or validity of the Payment Instrument used by them, including the use of Individual Authentication Credentials;
- 105) **Use of a debit card** – the authorised entity (Bank) issues a payment card (Card, including a Mobile Card) with the exception of transaction debiting funds made available under the loan, linked to the customer's account (Account). Amount of each transaction (Transaction) made with a debit card (Card) is collected entirely from the customer's account (Account);
- 106) **EKD User** – a Holder or an attorney to whom the Bank has provided the possibility to use the account through a selected Electronic Access Channel (EKD);
- 107) **Card User** – a natural person whose Bank, at the request of the Holder, has issued a Card, including a Mobile Card;
- 108) **Currency** – monetary values that are a legal tender outside the territory of the Republic of Poland and included in the list of convertible currencies published by the President of the National Bank of Poland;
- 109) **WIBID (Warsaw Interbank Bid Rate)** – interest rate on the Warsaw interbank market for deposits accepted by banks in PLN for a given period, determined as the average of bank amounts and published by the Thomson Reuters service on the WIBO website at 11:00 a.m. on a given listing day, available in the financial press and on the websites of financial services;
- 110) **Free Funds** – Balance increased, in the case of Konto Osobiste, by cash remaining to be used under the revolving credit facility granted, considering the funds secured for the settlement of Authorised Transactions;
- 111) **Cash Deposit Machine (CDM)** – an online device which allows for depositing cash in PLN into a Personal Account with the use of a Card issued to the said Account;
- 112) **Co-holder** – each of the joint account holders;
- 113) **cash withdrawal** – account Holder (*User*) withdraws cash from their Account;
- 114) **Order / Payment Order** – a User's statement addressed to the Bank, which includes an instruction to execute a Transaction.
- 115) **standing order** – at the request of the customer, the entity that maintains the account (*Bank*) regularly transfers funds in a specified amount from the customer's account (*Account*) to another account.

Chapter 2. Accounts

§ 3. Account Types

- The Bank maintains various types of accounts in Polish zlotys or Rachunek Walutowy, including individual and joint accounts.
- The Bank shall not open and maintain Rachunek Walutowy for the benefit of a Minor holding Konto Osobiste with Konto Samodzielniaka Tariff Plan.
- Since 25 November 2020, the Bank does not open and maintain accounts for fully or partially incapacitated persons.
- The Bank shall not open and keep joint accounts if one of the Co-holders is an incapacitated person or a Minor, subject to § 5.
- By opening the account, the Bank undertakes towards the Holder to store their cash for the time specified in the Agreement and to execute monetary settlements on the basis of its orders, within the scope specified in the Agreement.
- The account is intended for settlements other than those related to business activities.

§ 4. Konto Osobiste

- Konto Osobiste may be an individual account or a Joint account.
- One person may be the Holder of only one Konto Osobiste and the Co-holder of any number of Konto Osobiste accounts, and only one Konto Osobiste with the same Co-holders may be held, unless otherwise specified in separate agreements concluded between the Parties, with a proviso that one person may be the Holder/Co-holder of more than one Auxiliary Account.
- Konto Osobiste shall be maintained in PLN.
- All types of transactions made available by the Bank may be executed on Konto Osobiste.

§ 5. Joint account

- The Bank opens a joint account to two or more Customers with the same residence status (for residents or non-residents).
- From 25 November 2020, the Bank does not open joint accounts for the benefit of the Minor and their Statutory Representative or a third party, and the joint accounts opened before that date for the Minor and their Statutory Representative shall be maintained on the existing terms and conditions referred to in § 6.
- Co-holders shall be jointly and severally liable for the obligations towards the Bank arising from the Agreement.
- If the Agreement is concluded jointly by the Co-holders, each of them may independently open another Joint Account, dispose of the funds accumulated in the account on their own and at any time terminate the Agreement with effect for the other Co-holder.
- If the execution of an instruction or order of one of the Co-holders makes it impossible to obtain, in whole or in part, an instruction or order of the other Co-holder, the Bank shall not execute it until the submission of a written agreement on the position of the Co-holders or submission by them of a final court decision on the manner of using

the account.

§ 5a. Konto Karty Samodzielniaka

1. The Bank shall open Konto Karty Samodzielniaka for the Holder if at the same time the following conditions are met:
 - 1) The Holder is a person with full legal capacity,
 - 2) The Holder is a party to an Agreement under which Bank maintains an individual Konto Osobiste for the Holder (individual account),
 - 3) The Holder, together with the application for opening Konto Karty Samodzielniaka, shall submit to the Bank the application for issuing Karta Samodzielniaka and/or Mikrokarta Samodzielniaka to a Minor, of whom they are a statutory Representative,
 - 4) The Holder shall present to the Bank the following documents concerning the Minor who is to be a user of the aforesaid Karta Samodzielniaka and/or Mikrokarta Samodzielniaka: valid identity card or passport or valid school card containing the minor's PESEL or a copy of the birth certificate (only in respect of the minor who has not commenced the fulfilment of the school requirement) together with a document confirming the assignment of a PESEL to the Minor. If, until the moment of opening Konto Karty Samodzielniaka, the aforesaid minor was not issued with a school card, identity card or passport, the account Holder shall be obliged to present these documents to the Bank later, immediately after they are issued to the Minor or the Holder.
2. The Bank may issue up to one Karta Samodzielniaka and one Samodzielniaka Microcard for one Minor to one Konto Karty Samodzielniaka.
3. The Holder may have up to seven Konto Karty Samodzielniaka accounts.
4. The holder of Konto Karty Samodzielniaka may execute Payment Transactions from that account in the same manner and to the same extent as from Konto Osobiste, provided that it is not possible to execute a payment transaction causing the opening of Lokata Terminowa and the issue of a debit card, the user of which will be the Holder or their attorney.
5. The Bank sends Karta Samodzielniaka and/or Mikrokarta Samodzielniaka to the correspondence address of Konto Karty Samodzielniaka Holder.
6. Karta Samodzielniaka and/or Mikrokarta Samodzielniaka sent is inactive and, upon receipt, the Holder (Statutory Representative of the user of the card) may activate it and assign it to a PIN in accordance with the instructions received with the card.
7. Before issuing the Karta Samodzielniaka and/or Mikrokarta Samodzielniaka to a Minor, the Holder shall familiarise the Minor with the rules governing the use of the payment cards, such as security, including but not limited to keeping the PIN confidential and methods of authorisation of payment transactions referred to in these GTC, carried out with Karta Samodzielniaka and/or Mikrokarta Samodzielniaka. Minors should comply with the above principles.
8. A minor may perform payment transactions with the use of Karta Samodzielniaka or Mikrokarta Samodzielniaka only in respect of contracts generally concluded in minute everyday life issues.
9. A minor may perform non-cash payment transactions with the use of Karta Samodzielniaka and/or Mikrokarta Samodzielniaka (e.g. paying for goods purchased in the store) or in cash (e.g. by withdrawing cash from an ATM or depositing cash in a CDM). Payment transactions on the Internet cannot be executed with the aforesaid cards.
10. The Minor may execute payment transactions with the use of Karta Samodzielniaka or Mikrokarta Samodzielniaka within the limits set by the Holder at the time of submission of the application for issuing the aforesaid card, where their maximum level is specified in the Message.
11. The term of validity of Karta Samodzielniaka and Mikrokarta Samodzielniaka shall be placed on these cards and shall fall on the last day of the calendar month of the year placed on a given card.
12. Karta Samodzielniaka and Mikrokarta Samodzielniaka shall be renewed if, on the forty-fifth (45th) day before the term of validity ends, its user is under the age of thirteen.
13. All payment transactions executed with Karta Samodzielniaka and Mikrokarta Samodzielniaka, as well as fees and commissions related to the performance of the Agreement with respect to Konto Karty Samodzielniaka and the use of these cards, shall be settled by debiting Konto Karty Samodzielniaka.
14. The cash accumulated on Konto Karty Samodzielniaka is interest-free.
15. Dissolution of the Agreement in the part concerning a given Konto Karty Samodzielniaka shall be automatic if no card has been issued for that account during any period of maintenance of that (given) account for 2 full calendar months and, at the same time, all previously issued cards have been cancelled or are inactive due to the expiry of their validity.
16. The Bank cancels Karta Samodzielniaka and Mikrokarta Samodzielniaka, if:
 - 1) a consumer bankruptcy was established against the Holder of Konto Karty Samodzielniaka,
 - 2) The Holder of Konto Karty Samodzielniaka has been incapacitated and dismissed,
 - 3) The Holder of Konto Karty Samodzielniaka has been restricted or suspended from parental authority or has been deprived of parental authority over the user of the aforesaid cards.
17. To the extent not provided for in this paragraph concerning Konto Karty Samodzielniaka, provisions of the GTC concerning the performance of the Agreement by the Bank in respect of Konto Osobiste shall apply.
18. To the extent not provided for in this paragraph concerning Karta Samodzielniaka and Mikrokarta Samodzielniaka, the provisions of the GTC concerning the performance of the Agreement by the Bank in respect of the Card shall apply.

§ 6. Account for a Minor or incapacitated person – rules governing the maintenance of accounts opened before 25 November 2020 by the Bank

1. The Holder, being a minor under the age of 13 or a fully incapacitated person, cannot manage the funds accumulated in the Account or perform any legal acts related to the Account by themselves.
2. A minor who has reached 13 years of age may dispose of the funds

accumulated in their individual or joint account by themselves, within the limits of ordinary management, unless the Statutory Representative objects thereto in writing.

3. The Bank shall keep for the minor and their Statutory Representative a joint account remaining in support, solely for the purpose of storing the funds of the Minor and executing orders of the Minor or their Statutory Representative.
4. The Bank shall keep individual accounts in support for Minors.
5. Restrictions on the use of cash accumulated in the individual account by the Holder, who is a minor over the age of 13 or a partially incapacitated person, shall be determined by the Statutory Representative in a separate statement, which is an integral part of the Agreement.
6. If the Minor Holder does not have an identity card, the parties agree that the Bank may identify the minor Holder on the basis of a presentation of a valid school card when placing Orders or Instructions.
7. Subject to paragraph 6, once the minor Holder reaches legal age, no restrictions shall apply to the joint account, including those specified in the statement referred to in paragraph 5.
8. In order to correctly identify the Holder, within 3 months of reaching the legal age, the Holder undertakes to deliver an identity document. Ineffective expiry of this deadline shall entitle the Bank to refuse to execute orders or instructions until the Holder is correctly identified.
9. Upon the Bank becoming aware of the documented death of a Statutory Representative who is a Co-holder of an account with a minor or their loss of the status of a Statutory Representative, the Agreement shall expire, unless, earlier or simultaneously with obtaining the above information by the Bank, a request is filed for a change of the Co-holder by the current Statutory Representative.
10. Upon the Bank becoming aware of the death of the minor Co-holder, the Agreement shall expire.

§ 6a. Account for a Minor – rules governing the maintenance of accounts by the Bank opened since 25 November 2020

1. Since 25 November 2020, the Bank only opens and operates Konto Samodzielniaka and Term Deposits for the benefit of Minors.
2. The account shall be maintained for the purpose of storing the Minor's cash and executing Instructions and Orders in accordance with the principles described in this paragraph.
3. The Bank opens Konto Samodzielniaka for the benefit of a minor if the following conditions are met simultaneously:
 - 1) The statutory representative of the minor is a Customer of the Bank and the Holder of an individual Konto Osobiste,
 - 2) a valid personal identity card, or passport, or a valid school card shall be presented to the Bank, containing a PESEL of the minor or a copy of the birth certificate (only for the Minor who has not commenced the fulfilment of the schooling obligation) together with a document confirming the assignment of a PESEL to a Minor. If, until the moment of opening Konto Samodzielniaka, the Holder has not been issued with a school card, identity card or passport, the Statutory Representative shall be obliged to present these documents to the Bank at a later date immediately after they are issued to the Minor or their Statutory Representative. The Bank reserves the right to verify the entitlement of the Statutory Representative to represent the Minor (e.g. in the form of the necessity for the Statutory Representative to deliver to the Bank a document confirming the relationship between the Minor and the Statutory Representative).
4. A Minor may hold up to one Konto Samodzielniaka, and the Agreement (under which the Bank operates Konto Samodzielniaka) on behalf of a Minor who is under 13 years of age is concluded by their Statutory Representative. A Minor who has reached 13 years of age shall conclude the Agreement with the consent of their Statutory Representative.
5. The Holder, being a Minor under 13 years of age, cannot independently dispose of the funds accumulated in Konto Samodzielniaka or perform any legal actions related to that account.
6. A minor who has reached 13 years of age may dispose of the funds accumulated in their Konto Samodzielniaka by themselves, within the limits of ordinary management, unless the Statutory Representative objects thereto in writing. Activities exceeding the limits of ordinary management require a final authorisation of the guardianship court.
7. The statutory representative of the minor may dispose of the funds accumulated in Konto Samodzielniaka and conduct other activities related to this account within the limits of ordinary management activities until the account Holder acquires full capacity to perform the rights. Activities exceeding the limits of ordinary management require a final authorisation of the guardianship court.
8. The activities conducted on Konto Samodzielniaka within the limits of ordinary management specifically include:
 - 1) deposits to Konto Samodzielniaka in cash or in a non-cash form,
 - 2) withdrawals from Konto Samodzielniaka in cash or in a non-cash form – monthly – not higher than the average remuneration in the national economy in the previous calendar year, announced by the President of the Central Statistical Office in the "Announcement on average remuneration in the national economy", whereas in the event of a change in the aforesaid amount of remuneration, it shall be applied – for the purpose of implementing this provision – from the first day of the calendar month following the change in question,
 - 3) disposition of the Minor's earnings, regardless of the amount, unless the guardianship court decides otherwise,
 - 4) withdrawals from Konto Samodzielniaka in a non-cash form in order to open Lokata Terminowa (up to the balance on the aforesaid account) for the benefit of the Holder of Konto Samodzielniaka, provided that in the case of opening and closing of Lokata Terminowa deposits by a Minor, the prior consent of their Statutory Representative is required,
 - 5) closure of Konto Samodzielniaka by the Statutory Representative or by the Minor with the consent of the Statutory Representative, whereas the provision of item 2) above shall apply mutatis mutandis to payments of funds accumulated on Konto Samodzielniaka after its closure.
9. The following persons shall be authorised to dispose of the funds accumulated in Konto Samodzielniaka:

- 1) A statutory representative of the Holder of Konto Samodzielniaka who represented the Minor at the conclusion of the Agreement under which the Bank operates Konto Samodzielniaka, or has consented to the conclusion of this Agreement by a person who has reached 13 years of age – on the basis of their instruction placed at a branch of the Bank or the Private Banking Centre and through the EKD (if the Statutory Representative is an EKD User), excluding the Telephone Centre (referred to as the "Order" in respect of Konto Samodzielniaka), subject to provisions of paragraph 7 and paragraph 8.
 - 2) A Statutory Representative of the Holder of Konto Samodzielniaka who did not represent the Minor at the conclusion of the Agreement under which the Bank operates Konto Samodzielniaka, and did not consent to the conclusion of the Agreement by the minor – on the basis of an instruction placed at the Bank's branch or the Private Banking Centre (referred to as the "Order" in respect of Konto Samodzielniaka), subject to provisions of paragraph 7 and paragraph 8.
 - 3) The holder of Konto Samodzielniaka who has reached 13 years of age – on the basis of an Order placed at a branch of the Bank or a Private Banking Centre, using Karta do Dorosłości or via the Internet Banking or Mobile Application, subject to provisions of paragraph 7, paragraph 8, and paragraph 14 item 5).
10. If the Bank is obliged (on the basis of the principles set forth above) to execute the order of a Minor or their Statutory Representative, and the sum of:
 - 1) the amount of such an Order, and
 - 2) Orders previously executed by the Bank from Konto Samodzielniaka, in a given calendar month exceeds the amount referred to in paragraph 8 item 2), it is executed by the Bank only at the Bank's branch. Example: In December 2020, the Minor placed an Order from Konto Samodzielniaka through the Internet Banking amounting to PLN 4,500. The Statutory Representative of the minor (in the same calendar month) placed an order for the amount of PLN 4,000. Since the sum of these orders exceeds the amount referred to in paragraph 8 item 2), such an Order may be executed by the Bank only at a branch or Private Banking Centre of the Bank.
 11. the statutory Representative of the minor may raise an objection to the minor's disposal of cash collected in Konto Samodzielniaka, which shall result in the Bank's refusal to execute any Orders placed by the minor. In such a case, the Bank cancels the Card issued to a Minor for Konto Samodzielniaka and prevents them from accessing the Internet Banking and the Mobile Application.
 12. A Minor shall acquire the right to free disposal of Konto Samodzielniaka upon obtaining full legal capacity (legal age), subject to paragraph 16.
 13. Upon the Minor reaching legal capacity (full time), the Statutory Representative loses the right to place Instructions and Orders on Konto Samodzielniaka.
 14. No later than two months before the Minor who holds Konto Samodzielniaka reaches 13 years of age, the Bank shall provide their Statutory Representative with an information about:
 - 1) acquisition by a Minor upon reaching 13 years of age, the right to independently dispose of the cash accumulated in their account within the limits of ordinary management, unless it is objected to in writing by their Statutory Representative and provided that the obligation referred to in item 5) is fulfilled,
 - 2) the possibility for the Statutory Representative to raise an objection, referred to in paragraph 11,
 - 3) the possibility for the Statutory Representative to consent to issuing payment instrument to Konto Samodzielniaka to the aforesaid Minor, at their request, and independent opening and closing of Term Deposits for the benefit of the Minor at their request,
 - 4) the right of the Statutory Representative to terminate the Agreement with immediate effect, on the basis of which Konto Samodzielniaka is maintained by the Bank, before the Holder reaches 13 years of age,
 - 5) the obligation and necessity of personal appearance of the Minor and their Statutory Representative at a branch of the Bank or a Private Banking Centre in order to submit a valid identity document with a photograph of the Minor and identify the Holder of Konto Samodzielniaka, no later than within 3 months of reaching 13 years of age.
 15. No later than two months before the age of 18 by a Minor who is the Holder of Konto Samodzielniaka, the Bank shall provide their Statutory Representative and the Minor with information about the following proposed changes in the maintenance of Konto Samodzielniaka, after the minor reaches the age of 18:
 - 1) loss of the possibility to dispose of cash collected in the aforesaid account by the Statutory Representative upon the Minor reaching 18 years of age,
 - 2) the expiry of the objection (if previously notified) of the Statutory Representative referred to in paragraph 11,
 - 3) termination of declarations (if previously made) made by the statutory Representative with respect to restrictions on the manner of managing the funds accumulated in Konto Samodzielniaka by a Minor before they reach 18 years of age,
 - 4) the Holder's right – within one month after reaching 18 years of age – to make (at the Bank's branch) an independent choice (available in the Bank's offer for adults) of Konto Osobiste Tariff Plan under which Konto Samodzielniaka will be operated – in such a case, from the date of such selection, the Bank shall maintain Konto Osobiste with the Tariff Plan chosen by the Holder,
 - 5) automatic conversion of Konto Samodzielniaka to Konto Osobiste with a Tariff Plan: Konto Otwarte na Ciebie, if within 1 month from the date of reaching 18 years of age, the Holder of Konto Samodzielniaka fails to choose the Tariff Plan referred to in item 4) – in such a case, the Bank shall amend the Tariff Plan one month after the Holder reaches the age of 18,
 - 6) the obligation and the necessity of personal arrival of the Holder of Konto Samodzielniaka to the Bank's branch or Private Banking Centre in order to present their current identity document with a photograph of the Holder of Konto Samodzielniaka and to identify the Holder of Konto Samodzielniaka, no later than within 3 months of reaching the age of 18; ineffective expiry of this deadline shall

- entitle the Bank to refuse to execute Orders or Instructions of the Holder of Konto Samodzielniaka until the account Holder can be correctly identified,
- 7) the possibility of further use of the Card issued for Konto Samodzielniaka after the change of Konto Osobiste Tariff Plan referred to in items 4) and 5), and fees and commissions related to the use of the Card and executed Payment Transactions shall be charged in the amount:
 - a) corresponding to the Card to be selected upon choosing the Tariff Plan – in the case referred to in item 4),
 - b) corresponding to Karta Otwarta na Dzisiaj – in the case referred to in item 5).
 - 8) No changes in the bank account number and login and password to the Internet Banking and the Mobile application (if the Minor currently uses these channels of access to Konto Samodzielniaka), the possibility, before the date of the proposed entry into force of the amendments, to terminate the Agreement without charge with effect from any date until the date on which the amendments would have been applied, provided that the Statutory Representative may exercise this right until the day before the 18th birthday of the Holder of Konto Samodzielniaka, and the Holder, until they reach 18 years of age, only with the consent of the Statutory Representative,
 - 10) the possibility to object to the amendments proposed by the Bank, without incurring any fees and commissions in this respect, before the effective date of the amendments, provided that the Statutory Representative may exercise this right – until the day the day before the 18th birthday of the Holder of Konto Samodzielniaka, and the Holder, until they reach 18 years of age, only with the consent of the Statutory Representative. The submission of a statutory objection by the Holder or the Statutory Representative, but the failure to terminate the Agreement, shall result in the expiry of the Agreement upon the lapse of:
 - a) the day before the 18th birthday of the Holder of Konto Samodzielniaka, if the statutory Representative or the account Holder objects, with the consent of the Statutory Representative,
 - b) on the day preceding the Holder reaching 18 years and 1 month of age, if the Holder objects after reaching 18 years of age.
 16. In the situation referred to in paragraph 15 item 4) and item 5), free disposition of cash by the Holder, until Konto Samodzielniaka Tariff Plan is amended, will be possible at the Bank's branch and through the Internet Banking and Mobile Application on the terms set forth for Konto Samodzielniaka before the Minor reaches the age of 18.
 17. Immediately after the amendment of the Tariff Plan for Konto Osobiste referred to in paragraph 15 item 4) and item 5), fees and commissions shall be charged by the Bank on the terms and conditions set forth for the new Tariff Plan, including with respect to the Card, and a possible fee – after the amendment of the Tariff Plan – for maintaining Konto Osobiste shall be charged after a full calendar month – for maintaining the aforesaid account with the new Tariff Plan.
 18. Statutory representative of the Minor:
 - 1) in respect of which a consumer bankruptcy is declared,
 - 2) has been incapacitated,
 - 3) with the restriction or suspension of parental authority, or with the deprivation of parental authority shall lose the rights to use the account.
 19. In the case of Konto Osobiste opened and maintained for the benefit of a Minor (as an individual account) before 25 November 2020, it is possible for the Statutory Representative or the Holder (respectively) to voluntarily change the existing Konto Osobiste Tariff Plan to Konto Osobiste with Konto Samodzielniaka Tariff Plan, but no later than by the end of the day following the day on which the minor reaches the age of 18. Such a change shall be performed by the Bank immediately after submitting the Instruction, whereby:
 - 1) in respect of Konto Osobiste held for a Minor under the age of 13, the benefit related to the change of the Tariff Plan shall be submitted to the Bank by a Statutory Representative,
 - 2) with respect to Konto Osobiste held for the benefit of a minor who has reached 13 years of age, the Instruction related to the change of the Tariff Plan shall be submitted by a Minor with the consent of the Statutory Representative,
 - 3) The Cards issued to Konto Osobiste shall be cancelled upon amendment of the Tariff Plan,
 - 4) Konto Oszczędnościowe and Rachunek Walutowy accounts shall be automatically closed on the day when the Tariff Plan is amended.
 20. To the extent not provided for in this Article, the provisions of the GTC concerning the performance of the Agreement by the Bank in respect of Konto Osobiste and the Card shall apply to Konto Samodzielniaka and Karta do Dorosłości issued thereto.
- § 7. Rachunek Oszczędnościowy**
- 1 The Holder may open Rachunek Oszczędnościowy accounts at the Bank after the conclusion of the Agreement.
 - 2 From 1.08.2021, the Bank shall open Rachunek Oszczędnościowy maintained for the benefit of one Holder only if they are previously the holder of Konto Osobiste or the aforesaid is opened at the same time as Konto Osobiste. The provision shall apply accordingly to Rachunek Oszczędnościowy maintained as a joint account.
 - 3 From 1.08.2021, the Holder may open Rachunek Oszczędnościowy maintained for the benefit of one Holder (offered by the Bank under the relevant trading name), only if they are not the Holder of the aforesaid Rachunek Oszczędnościowy, with the proviso that the number of Rachunek Oszczędnościowy accounts (offered by the Bank under the relevant trading name) that may be opened for the benefit of the Holder of Konto Osobiste with Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan, after opening them – jointly – does not exceed five. The provision shall apply accordingly to Rachunek Oszczędnościowy held as a joint account.
 - 4 The Bank shall not open Rachunek Oszczędnościowy for a Minor holding Konto Osobiste with Konto Samodzielniaka Tariff Plan.
 - 5 Orders may not be placed on Rachunek Oszczędnościowy with respect to standing orders and payment orders, except for Rachunek Oszczędnościowy accounts of Holders simultaneously holding Konto
- Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan, in accordance with the provisions specified in the Tariff.
- 6 With respect to selected Rachunek Oszczędnościowy accounts, the Holder may place a transfer order only to the Holder's Konto Osobiste. Selected Rachunek Oszczędnościowy accounts may only be credited with transfer orders from the Holder's Konto Osobiste. This information shall be given in the Tariff.
- § 8. Rachunek Portfelowy**
- 1 The holder of Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan may open Rachunek Portfelowy in Polish zloty, EUR or USD.
 - 2 The Rachunek Portfelowy is maintained for the purpose of performance of the agreement on the provision of portfolio management services, which includes one or more financial instruments offered by the Brokerage House.
 - 3 Due to the purpose for which the Portfolio Account is opened, the Holder may exclusively appoint the Brokerage Office as his/her attorney.
 - 4 Any Customer may submit Orders related to Rachunek Portfelowy exclusively by the intermediary of the Brokerage Office.
- § 9. Autooszczędzanie**
1. The condition for opening Rachunek Oszczędnościowy Autooszczędzanie (Autooszczędzanie) is that the Holder of Konto Osobiste with Konto Premium, Moje Konto Premium, Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan.
 2. Only one Autooszczędzanie account may be opened for Konto Osobiste.
 3. The Holder must not have both a Autooszczędzanie and an Automatyczna Lokata Overnight, as well as Autooszczędzanie and Pakiet Optymalnych Korzyści.
 4. The maximum amount on Konto Osobiste and the minimum amount on Konto Osobiste for Autooszczędzanie shall be indicated in the Message.
 5. From the Autooszczędzanie opening date, the Bank shall provide at the end of the Business Day:
 - 1) funds from Konto Osobiste for Autooszczędzanie being the excess of the balance above the maximum amount on Konto Osobiste, or
 - 2) funds from Autooszczędzanie to Konto Osobiste, if the balance on Konto Osobiste is lower than the minimum amount on Konto Osobiste, so that the value of funds on Konto Osobiste at the end of the Business day equals the equivalent of the minimum amount specified by the Holder on Konto Osobiste, unless the Amount on Autooszczędzanie is insufficient to ensure the minimum amount on Konto Osobiste – then Konto Osobiste shall be credited with the full amount of funds on Autooszczędzanie.
 6. The maximum amount and the minimum amount on Konto Osobiste may be changed by the Holder at any time by placing an Instruction with the Bank, within the limit indicated in the message.
 7. A transfer order for Autooszczędzanie shall be made after execution of other Orders debiting Konto Osobiste on account of matured receivables to be executed on that day, excluding a transfer order with a future execution date and a standing order.
 8. On the date of dissolution of the Agreement in the part concerning Autooszczędzanie, the funds accumulated in this account shall be transferred to the Holder's Konto Osobiste, unless Konto Osobiste is simultaneously closed.
 9. Autooszczędzanie allows for transactions to be executed only to accounts operated under the same Agreement.
- § 10. Term Deposits**
1. The Holder may open Term Deposits in the selected currency at the Bank, in accordance with the Bank's offer, after the conclusion and on the basis of the Agreement, with a stipulation that for the Holder of Konto Osobiste with Konto Samodzielniaka Tariff Plan, the Bank shall open term deposits maintained exclusively in PLN.
 2. The Bank shall open individual Term Deposits to holders of Konto Osobiste accounts or selected Rachunek Oszczędnościowy accounts, or on separate terms between the Holder and the Bank, from the funds transferred to the Bank in order to open Lokata Terminowa in accordance with the relevant instruction of the Holder.
 3. The Instruction to open Lokata Terminowa should at least specify the following:
 - 1) the type of Lokata Terminowa,
 - 2) the maturity of Lokata Terminowa or the termination date of the Depositing Period,
 - 3) amount and currency of Lokata Terminowa,
 - 4) the manner in which Lokata Terminowa principal and interest accrued on Lokata Terminowa principal are to be disposed of upon maturity.
 4. If the Order to open Lokata Terminowa is placed in the Internet Banking after 8:00 p.m., Lokata Terminowa shall be opened with the Currency Date of the next Business Day.
 5. In the event that the last day of Lokata Terminowa maturity is not a business day, Lokata Terminowa shall mature upon the nearest business day following that day.
 6. The Bank shall confirm to the Holder the opening of each Lokata Terminowa, specifying the conditions under which it was opened, including the manner of capitalisation of interest (addition of interest to the principal), renewability, a requirement of a minimum amount, the lack of which results in dissolution of Lokata Terminowa.
 7. The renewable Lokata Terminowa shall be renewed for another, corresponding Depositing Period on the terms and conditions applicable at the Bank, on the date of renewal of Lokata Terminowa, for Lokata Terminowa with the same Depositing Period.
 8. The funds from Lokata Terminowa shall be returned to the account related to that deposit.
- § 11. [repealed]**
- § 12. Automatyczna Lokata Overnight**
1. The holder of Konto Osobiste with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan shall have the possibility to open Lokata Terminowa – an Automatyczna Lokata Overnight.
2. Only one Automatyczna Lokata Overnight may be opened for Konto Osobiste.
 3. The Holder may not simultaneously have Pakiet Optymalnych Korzyści and Automatyczna Lokata Overnight.
 4. An Automatyczna Lokata Overnight may also be opened to Rachunek Walutowy held in EUR or USD, provided that the Holder may have only one such deposit in a specified currency.
 5. The Holder may determine the amount excluded from Automatyczna Lokata Overnight, i.e. the amount that will remain on Konto Osobiste or Rachunek Walutowy, respectively.
 6. Automatyczna Lokata Overnight is established for the period from the moment of debiting funds from Konto Osobiste or Rachunek Walutowy, respectively, until the next Business Day, on which Konto Osobiste/Rachunek Walutowy is credited with funds from that deposit.
 7. The Bank shall transfer from the Holder's Konto Osobiste/Currency Account to Automatyczna Lokata Overnight account, the excess over the agreed amount excluded from Automatyczna Lokata Overnight referred to in paragraph 4, without a separate Order of the Holder, on each Business Day during the period from the last Cut-off time on that day to the end of that day.
 8. At the beginning of the Business Day following the creation of Automatyczna Lokata Overnight, the Bank shall credit Konto Osobiste/Rachunek Walutowy with funds from Automatyczna Lokata Overnight account.
 9. Interest accrued on Automatyczna Lokata Overnight shall be credited by the Bank to the Personal Account / Currency Account as at the end of the day on which the deposit matures.
- § 13. Power of attorney**
1. To grant a power of attorney or be a attorney it is necessary to have the full legal capacity, subject to the provisions on Rachunek Portfelowy.
 2. The power of attorney may be granted by any of the Co-holders.
 3. The power of attorney may be granted in writing, in the form of a notarial deed or written document with a signature notarially certified.
 4. The power of attorney shall be granted in writing in the presence of an employee of the Bank.
 5. The power of attorney signed before a foreign notary should be confirmed:
 - 1) by submitting an apostille, in the case of a country, which is a party to the Hague Convention of 5 October 1961 on the abolition of the requirement for legalisation of foreign public documents,
 - 2) in a manner determined on a case-by-case basis, considering the provisions resulting from the agreement concluded by Poland, including the outline agreement – in the case of a country with which Poland has concluded a bilateral agreement on legal assistance, abolishing the requirement to legalise public documents,
 - 3) by a locally competent Polish diplomatic or consular post.
 6. Any power of attorney should contain at least the following:
 - 1) data unambiguously identifying the Holder and the attorney, including full name, nationality, type and number of the identity document, PESEL in the case of Polish citizenship or date of birth in the case of a foreign citizenship,
 - 2) the scope of authorisation, however, cannot cover instruction to pay out a sum in the event of death or granting further powers of attorney.
 7. The attorney authorised on the basis of a permanent power of attorney without restrictions, granted in accordance with the specimen of the power of attorney provided by the Bank, shall act in accordance with the content of that power of attorney, to the same extent as the Holder, including in respect of accounts opened after granting this power of attorney under the Agreement, including closing the account/accounts, unless the Holder issues a different instruction. A permanent power of attorney without restrictions granted to perform activities under the Agreement shall not include an authorisation to perform activities under other agreements concluded by the Holder with the Bank, in particular to bank accounts maintained under other agreements. In respect of instructions related to the Card, the attorney shall act without restriction to the same extent as the Holder, provided that the attorney may not request or receive Payment Instruments for other Users. The Attorney shall not be entitled to grant further powers of attorney or to place instruction to pay out a sum in the event of death on behalf of the Holder, and may not dissolve the Agreement on behalf of the Holder.
 8. The attorney, if it follows from the content of the power of Attorney, may agree to the provision of services by the AIS Supplier or to the PIS Supplier.
 9. A permanent power of attorney without any limitations shall require a specimen signature by the attorney, in the presence of an employee of the Bank, unless the signature has been confirmed by a notary public.
 10. A power of attorney may not be granted to dispose of the cash accumulated in the register of minors or incapacitated persons.
 11. The power of attorney shall expire as a result of:
 - 1) death of the individual account Holder or death of the attorney,
 - 2) dissolution or expiration of the agreement to which it was established,
 - 3) the lapse of the period for which it was granted, or execution of the act for which it was established,
 - 4) revocation of the power of attorney,
 - 5) declaration of bankruptcy of the Holder.
 12. The power of attorney shall be amended on the terms and conditions set out for the submission of the power of attorney.
 13. The power of attorney shall be revoked on the terms and conditions set out for the submission of the power of attorney, provided that:
 - 1) in the case of customers holding Konto Osobiste accounts with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan, the power of attorney may be revoked through the Private Banking Centre by telephone,
 - 2) in the case of a permanent power of attorney without limitation and a generic power of attorney, the power of attorney may be revoked through the Internet Banking.
 14. The scope of the power of attorney should be changed by revoking the existing power of attorney and establishing a new one.
 15. The Bank shall have the right to refuse to execute an instruction to grant a power of attorney by the Holder or to execute an

Instruction/Order placed by a proxy if, as a result of the Bank's assessment of the risk of money laundering and terrorist financing within the meaning of Article 33 of the Act of 1 March 2018 on Anti-Money Laundering and Counter-Terrorism Financing, a negative assessment is granted to the Account Holder or the proxy.

§ 14. Interest rate

1. The funds in the account bear interest at a variable or fixed interest rate per annum, in accordance with the Interest Rate Table.

2. The Bank may change the amount of variable interest rates if at least one of the following indicators changes:

- 1) The NBP reference rate, the NBP lombard rate (determines the interest rate of the refinancing loan granted by the NBP for the pledge of securities) or the NBP deposit rate (determining the interest rate of the deposit facility accepted from banks by the NBP) by at least 0.25 percentage points (p.p.).
- 2) banks' mandatory reserve rate (on funds in PLN and foreign currencies collected in bank accounts, on funds obtained from the issue of securities) by at least 0.25 pp.
- 3) WIBID 1M, 3M, 6M, 9M, 1Y rates by at least 0.1 pp.
- 4) the level of consumer price indices by at least 2 percent compared to the same index as previously announced for a monthly, quarterly or annual period,

for accounts in PLN,

5) the level of basic interest rates of the central bank of the country in whose currency the account is held, by at least 0.1 p.p.; information on these rates is published on the websites of the central banks of the aforesaid countries or their institutions with corresponding functions, in the financial press, and on the websites of financial services,

6) CHF LIBOR, USD LIBOR or EURIBOR rates (or the reference rates replacing them), specifying the cost of raising funds in foreign interbank markets by at least 0.1 pp.,

for accounts denominated in foreign currencies:

EURIBOR rate (*Euro Interbank Offered Rate*) is the daily interest rate on interbank loans denominated in euro, offered on the interbank market in the euro zone by banks that are among the largest banks in that zone, calculated as the average of the offers they submit during the day before publication (up to 10:45 a.m. CET), and LIBOR rate (*London Interbank Offered Rate*) is a daily reference interest rate based on interest rates for interbank loans denominated in 10 currencies offered on the London interbank market for designated banks, established just before 11:00 a.m. London time, whereas CHF LIBOR is based on interbank loan rates for loans denominated in Swiss franc, and USD LIBOR is based on interbank loan rates for loans denominated in US dollars.

3. Reference, lombard and deposit rates of the NBP and the banks' mandatory reserve rate shall be determined by the Monetary Policy Council, published in the Official Journal of the NBP and published on the NBP's website. EURIBOR, LIBOR, CHF LIBOR and USD LIBOR rates are published by Thomson Reuters, are available in the financial press and on the websites of financial services.

4. Changes in the amount of variable interest rates shall be applied by the Bank in accordance under the following principles:

- 1) the direction of change of the index when changing the interest rate shall be considered,
- 2) the interest rate may be changed in the amount not higher than three times the change of the index, however, no later than within 6 months of the change of the index and no more than 6 times a year,
- 3) a change of interest rate shall be made in compliance with the terms and the rights of the Holder provided for in the amendments to the Agreement.

5. The use of variable interest rates may result in decreasing or increasing the interest rate on the account during the term of the Agreement.

6. The Bank may introduce promotional, higher interest rates on Accounts without prior notice. Bank informs about the introduction of these interest rates by making the Interest Rate Table available at the Bank's branches and on the website.

7. The actual number of calendar days in months and 365 days per year shall be used to calculate the amount of interest due on the funds in the account.

8. Interest on funds in Rachunek Oszczędnościowy shall be capitalised (credited to the Balance):

- 1) on the first business day following the end of each calendar quarter in the case of quarterly capitalisation,
- 2) on the first business day following the end of each month in case of monthly capitalisation

or on the date of liquidation of that account.

Interest for the date of capitalisation shall be paid in the following month or quarter, respectively.

Example: If 1 October is on Wednesday, interest in the case of monthly capitalisation will be paid on 1 October for the period from 1 September to 30 September. In the following month, i.e. November, as 1 November is a holiday, the interest will be paid out on 2 November for the period from 1 October to 1 November. Interest for November 2 will be charged in the following month.

9. The Debit Balance shall bear interest at a variable interest rate in the amount of maximum interest which, as at the day of the Agreement term, is twice the sum of the NBP reference rate and 3.5 percentage points. This rate changes as the NBP reference rate changes. The Bank shall not charge fees and commissions on the Debit Balance. The debit balance on Konto Samodzielniaka and Konto Karty Samodzielniaka shall not bear interest.

§ 15. Payments after the death of the Holder

1. In the event of death of the Holder, the Bank shall pay out cash deposited in the account to cover the costs of the Holder's funeral, dispose of the contribution in the event of death, inheritance or recording.

2. The Bank shall debit the account with the amount spent on the funeral costs of the Holder for the benefit of the person who presents original receipts confirming the amount of expenses incurred by them in relation to the Holder's funeral and a copy of the death certificate of the Holder.

3. Expenses for funeral costs shall be covered by the Bank from the funds accumulated on the deceased Holder's Accounts, in the amount not exceeding the cost of funeral arrangement, in accordance with the customs adopted in the deceased's environment.

4. The Holder may instruct the Bank in writing to make, after their death, a payment of a specified amount of money to persons indicated by them (instruction to pay out a sum in the event of death), in accordance with the provisions of the Act of 29 August 1997. Banking Law, which reads as follows:

article 56.1. A holder of a savings account, personal account or time deposit savings account may instruct a bank in writing to pay out a specified sum from the account to parties indicated by the said holder: a spouse, ascendants, descendants or siblings after their death (instruction concerning the deposit in the event of death).

2. The sum of payment referred to in para. 1, irrespective of the number of instructions issued, shall not be greater than twenty times the average monthly salary in the corporate sector, exclusive of profit-sharing bonuses, as reported by the President of the Central Statistical Office in relation to the last month prior to the death of the account holder.

3. The instruction concerning the deposit in the event of death may be amended or revoked in writing by the account holder at any time.

4. Where the account holder has issued more than one instruction concerning the deposit in the event of death and the sum total indicated in the instructions exceeds the limit referred to in para. 2, instructions issued later shall take precedence over those issued earlier.

5. The amount paid out pursuant to para. 1 shall not be included in the estate of the deceased account holder.

6. Parties to whom sums have been paid out pursuant to instructions concerning the deposit in the event of death in breach of para. 4 shall be required to return them to the heirs of the account holder.

5. An instruction to pay out a sum in the event of death shall be made in writing at the Bank's branch or via the Internet Banking System.

6. The Holder may cancel the instruction to pay out a sum in the event of death in writing, at the Bank's branch or via the Internet Banking System. The instruction to pay out a sum in the event of death shall be changed by cancelling it and submitting a new one.

7. Joint accounts may not be used to cover expenses for funeral costs of the Co-holder.

8. In the case of a Joint account, it is not possible for the Bank to accept instruction to pay out a sum in the event of death from the Co-holder. In the case of conversion of an individual bank account into a joint account, the instruction to pay out a sum in the event of death shall expire on the date of conversion without submitting a separate statement by the Holder.

9. Upon receipt by the Bank of a reliable document or information (which the Bank shall positively verify in the General Electronic Population Register System) confirming the death of one of the Co-holders, the Account shall be converted into an account kept for the living Holder(s), if all of the following conditions are met:

- 1) no credit limit is granted to any of the Accounts held under the Agreement,
- 2) none of the accounts held under the Agreement is an account indicated in the credit agreement as an account intended for servicing the loan (including collection of principal and interest instalments under the credit agreement),
- 3) The Bank shall not keep any other individual account for the living Holder (if the joint account was held for two persons) and shall not keep any other joint account for the living Holders accordingly (if the account was held for three or more persons (there is no subject-matter identity on the part of the holders)).

If at least one of the conditions is not met, the account shall continue to be held as a joint account.

10. If the circumstances referred to in paragraph 9 items 1) or 2) occur, until additional arrangements are made between the living Holder(s) and the Bank, within the scope of the loan granted, the Account shall be maintained by the Bank as a joint one. If only paragraph 3) above applies, the account shall be closed and the funds shall be credited to the account of the living Holder(s).

11. Upon conversion of the Joint account referred to in paragraph 9 above:

- 1) The Holder may submit an instruction in the event of death, provided that after conversion the Bank maintains an account for one person,
- 2) all Instructions and Orders submitted to the account prior to the transformation shall remain in force, unless the account Holder, after the transformation, revokes or modifies them,
- 3) powers of attorney granted before the transformation shall expire, claims of the legacy beneficiary(beneficiaries) or the heir(s) of the deceased Holder may be directed only to the living Holder(s) of the transformed account (the provision shall apply mutatis mutandis to the situations referred to in paragraph 10 above.

12. In the event of simultaneous death of all the Joint Account Holders, the Agreement shall expire and the funds accumulated on the account shall be paid by the Bank (in proportion) to the legacy beneficiary (beneficiaries) and, if no legacy beneficiary (beneficiaries) has been appointed, to the heir (s) of the deceased person concerned on the basis of a previously presented final court decision on the acquisition of the inheritance or registered deed of succession, drawn up by a notary public, and, where no legacy beneficiary (beneficiaries) has (have) been established in respect of the deceased person concerned and there is more than one heir, after submitting additionally to the Bank, by all eligible persons, a declaration on the inheritance division in respect of the funds deposited in the account or delivery of the inheritance division or partial inheritance division in respect of the funds deposited in the account in the form of a notarial deed or a court ruling.

Chapter 3. Payment Orders and Payment Transactions

§ 16. Types of orders and transactions

1. The User may submit a payment order for the execution of a payment transaction at the Bank's branch, using the Card, via the EKD or in any

other manner agreed with the Bank.

2. An order may be placed in PLN, in the currencies indicated in the Exchange rate tables or other currencies agreed with Bank.

3. In the case of Orders in a currency other than the account currency, the Bank shall convert the currency in accordance with the principles of determining foreign exchange rate at the time of acceptance of the order for execution by the Bank.

4. The Orders are executed in accordance with the provisions of law, including the Act of 29 August 1997 – Banking Law, Act of 1 March 2018 on Countering Money Laundering and Terrorist Financing, Act of 27 July 2002 on Foreign Exchange Law, Act of 19 August 2011 on Payment Services.

5. In order to place an Order at the Bank's branch, it is necessary to present a document or other data which clearly identify the User.

6. The Bank executes transactions in cash or non-cash form, in accordance with the User's instruction.

7. Cash transactions shall take the form of cash payment to the account or cash withdrawal, including with the Card.

8. Non-cash transactions shall be executed in the form of transfer order, transfer order with a future execution date, standing order, payment orders or with the use of a Card.

9. If a Unique Identifier is indicated in the content of the Order, the Order shall be deemed to have been executed for the benefit of the relevant recipient if it has been performed in accordance with this unique identifier, regardless of other additional information provided by the User, subject to generally applicable laws on the verification of additional information in the case of Foreign Transfers.

10. The Bank shall provide the AIS Supplier, to the extent defined by the EKD User, with any information regarding the specific Payment Account and the related Payment Transactions, required for the entity to render the service of access to the account information. Irrespective of the scope of consent granted to the AIS Supplier by the EKD User, the Bank shall not provide the AIS Supplier with sensitive data regarding the payment.

11. The EKD User may submit an Instruction to execute a cashless Payment Transaction from the Payment Account available online through the PIS Supplier. The Bank shall execute such Payment Transactions under the same rules as EKD User ordered by the Account Holder acting directly. The Bank shall be authorised to execute Payment Transactions ordered through the PIS Supplier under different rules than it usually executes Payment Transactions, as long as it is justified by objective reasons, and in particular by the time of execution, priority nature of the Payment Transaction or amount of fees.

12. At the request of the CAF Supplier, the Bank shall immediately confirm that the amount required to execute a Payment Transaction made using a card issued by that supplier is available in the Payment Account, as long as: (i) the Payment Account is available online at the moment the CAF Supplier is submitting the request, (ii) the EKD User has granted consent to the Bank to provide answers to such requests of the CAF Supplier, and (iii) the consent referred to in item (ii) was granted by the EKD User before submitting the first request for confirmation by the CAF Supplier.

13. The CAF Supplier may apply to the Bank referred to in paragraph 12 above, if: (i) the EKD User has consented to such an application being submitted by the CAF Supplier, and (ii) the EKD User initiated a payment transaction for a given amount using a payment instrument issued by that CAF Supplier. The Bank's confirmation of the availability of funds will consist in giving the "yes" or "no" answer and will not include providing the Balance.

14. The Bank shall not store or use the responses provided to the CAF Supplier for purposes other than executing the payment transaction to which the request of the CAF Supplier pertains.

15. The confirmation referred to in paragraph 13 shall not enable the Bank to block funds on the payment account.

16. The EKD User can apply to the Bank for providing data that identify the CAF Supplier and the reply given.

17. The above provisions shall not apply to Payment Transactions initiated through payment instruments based on a payment card, whereon electronic money is maintained.

18. In the event a Payment Transaction is initiated by a recipient or through the recipient's intermediation in connection with a Payment Transaction executed using a payment card, and its exact amount is unknown at the moment when the EKD User grants consent to the Payment Transaction execution, the Bank may block funds in the Payment Account only when the EKD User has agreed to blocking the exactly specified amount of funds. Once the Bank receives the Instruction, the funds blocked in the Payment Account shall be released immediately, upon receiving information about the exact amount of the Payment Transaction.

§ 17. Data required for a Payment Order

When placing an Order, the Bank shall require the following information:

- 1) A Unique Identifier in the form of an account number in the IBAN format or the NRB of the Holder and the recipient, necessary to execute the Order for payment, where it is required, and where it is not – the account number in the format appropriate for a given bank,
- 2) the data identifying the ordering party and the recipient (full name and address/registered office),
- 3) the currency and amount of the order,
- 4) Order title,
- 5) the date of order placement, and additionally for:
- 6) transfer orders with a future execution date – payment execution date, a currency transfer order other than SEPA transfer and the TARGET transfer – cost option, BIC code of the Recipient's Bank or other data clearly identifying the Recipient's Bank,
- 8) standing order – the date of execution of the first payment, the payment date, the frequency of execution, the term,
- 9) payment order – the payment identifier (IDP) agreed with the recipient, the recipient's address, the recipient's identifier (NIP/NIW), the data of the Holder (full name, address).

§ 18. Transfer order

1. A transfer order may be executed as an outgoing transfer (debiting the Holder's account) or an incoming transfer (crediting the Holder's account).

2. A transfer order may be executed as:
 - 1) domestic transfer in zlotys – a transfer in zlotys from an account in zlotys to a bank in Poland, as well as a transfer in zlotys to accounts in the Bank other than a transfer to the Holder's own accounts,
 - 2) transfer of zlotys to the Holder's own accounts, whereas transfer to the Holder's own accounts shall be understood as transfer to the Holder's accounts maintained under the same Agreement,
 - 3) currency transfer – a transfer to a foreign bank in zlotys or in a currency included in the Exchange rate tables or another agreed foreign currency, a transfer to a bank in Poland in such a currency and a transfer to accounts in the Bank in the Currency, including a transfer to the Holder's own accounts in the Currency.
3. Transfer orders may be made on a one-off basis, executed periodically as part of the Pakiet Optymalnych Korzyści service, or in the form of a standing order, provided that currency transfers may take the form of on-off transfer orders only.

§ 19. Transfer order – Immediate transfer

1. The immediate transfer shall be made by the Bank only in PLN.
2. An order for an immediate transfer may be made only as a one-off transfer with a current date.
3. The possibility to order and execute an immediate transfer depends on whether the Bank of the Recipient of the immediate transfer belongs to Express Elixir. The possibility of execution by the immediate transfer is verified each time before the transfer is made.
4. An order for an immediate transfer may be made only via the Internet Banking, including in the Mobile Application.
5. The maximum amount of the immediate transfer made by the Bank is indicated in the Message.
6. The immediate transfer shall be made in good time on the date of receipt by the Bank of the order for immediate transfer.

§ 20. Transfer order – Currency transfer

1. A currency transfer may be executed as:
 - 1) PSD transfer,
 - 2) SEPA Transfer,
 - 3) Foreign transfer,
 - 4) TARGET transfer.
2. A currency transfer requires choosing a cost option from the following:
 - 1) SHA Option – commissions and fees due to the sending bank shall be borne by the originator and the costs of the recipient bank and the intermediary banks involved in the transfer shall be borne by the recipient (the Cost Option is available for PSD transfers, SEPA transfers, TARGET transfers and Foreign transfers);
 - 2) OUR Option – the transfer originator undertakes to pay all due bank commissions and fees for the execution of the transfer, including the costs of the intermediary banks participating in the execution of the transfer (the Cost Option is available for Foreign Transfers, with the exception of SEPA transfers and TARGET transfers);
 - 3) BEN option – commissions and fees of all banks involved in the transfer are covered by the recipient and the fees reduce the amount of the transfer (Cost Option available for Foreign transfers, excluding SEPA transfers and TARGET transfers).
3. The Bank does not execute orders to recipients from countries subject to total sanctions of EEA States or U.S. government authorities, to entities included in lists of persons, groups and entities to which specific measures are applied that restrict financial transactions under the European Union law, generally applicable domestic rules and those of the OFAC (Office of Foreign Assets Control in the US Treasury Department), the UNO, likewise the FATF (Financial Action Task Force).
4. When executing PSD Transfer Orders in the currencies of EEA Countries, fees and commissions shall not reduce the amount of the transaction. In the case of execution of Orders for other transfer orders, the transaction amount may be reduced by due fees and commissions.
5. Foreign exchange transfers may also be made between banks in Poland.
6. If the incoming foreign exchange transfer does not contain the required data for its execution, the Bank may return the transfer or carry out an investigation in order to obtain the missing data from the ordering bank and, after obtaining them, credit the account of the Holder, and in the event of failure – return the transfer to the ordering bank.
7. If the incoming foreign exchange transfer contains all the elements required for the Order, including the Unique Identifier, but it does not contain the identity data of the originator, the Bank shall credit the Holder's account with the amount of the transfer and conduct an investigation procedure free of charge for the Holder in order to obtain full data on the originator.
8. If the Holder submits a return order for a transfer which has been previously converted into the account currency, exchange rates applicable at the time of execution of the return by the Bank to the ordering bank shall be used to convert the amount of the order back from the account currency into the Order currency.

§ 21. Standing order and transfer order with future execution date

1. A standing order shall be executed at specified fixed dates, with a specified frequency, fixed transaction title and PLN amount to a bank in Poland, with a stipulation that the Holder may separately determine the amount of the first or last transfer to be executed as part of a standing order.
2. For the performance of a standing order, the User shall indicate the date from which the order is valid and shall determine whether it is to be executed for a definite period or for an indefinite period.
3. In a standing order, the User may indicate whether the execution of this order pertains to the entire balance as at the payment date or to the total amount exceeding on the payment date the amount specified by the Holder.
4. Authorisation of a standing order is a consent to execute all transactions under that order until it is revoked.
5. A transfer with a future execution date and a standing order shall be executed on the condition that at the end of the business day preceding the date of payment of the order, the Bank ensures the

necessary steps to execute the order, and if there is no reclassification of funds from the account in connection with the Holder's automated overnight deposit or Autooszczędzanie deposit or an active "Pakiet Optymalnych Korzyści" service, after the reclassification to these accounts.

§ 22. Cash deposit and withdrawal

1. A cash deposit shall result in crediting the account and a cash withdrawal shall result in debiting the account.
2. In order to ensure proper handling of cash withdrawals, the Bank requires prior notification of planned cash withdrawals at the Bank's branch or by telephone or via the Internet Banking depending on the form of notification specified for a given Tariff Plan in the Message, 2 business days before the planned withdrawal date. The Bank may determine the amount of cash withdrawal which does not require prior notification. Information about the amount of cash withdrawals, which do not require prior notification can be found in the Message.
3. Prior notification of cash withdrawal pertains to the sum of withdrawals on one day and at one branch of the Bank.
4. The Bank enables cash deposits to be made at the Bank's branches and in CDMs located at selected branches, the list of which is available on the Bank's website, as well as in CDMs located outside the Bank's branches (a list of CDMs located outside the Bank's branches is available on the website).
5. Cash payments to accounts maintained at the Bank:
 - 1) made at a CDM - cannot include coins,
 - 2) executed at the Bank's branch – may not be executed in divisional currency other than PLN.
6. Cash withdrawals from accounts maintained in a currency other than PLN may not be made in divisional currency. The equivalent of the amount of cash withdrawal in divisional currency shall be paid in Polish currency, using the currency conversion rules referred to in § 46 (12).
7. Cash deposited to an account through a CDM shall be counted and made available in the Account at the moment of cash deposit; whereas, any cash deposits made on non-Business Days shall be provided on the Holder's account on the first Business Day following the cash deposit date.
8. Deposits in a CDM may be made with account being taken of the limits relating to the number of banknotes for a single operation, specified in the Message.

§ 23. Payment order

1. The Bank executes the payment order on the basis of the Holder's consent for debiting their Konto Osobiste under a specific payment order on contractual payment dates, on account of specific liabilities towards the recipient, including the receipt of the message from the Beneficiary's Bank that initiates direct debit.
2. The Holder shall have an unconditional right to request the Bank return the amount of the authorised transaction under the payment order which has already been executed, within 8 weeks from the date of debiting the Konto Osobiste.
3. The Bank shall reimburse the amount of the executed Transaction as a payment order within one Business Day from the date of receipt of the Holder's request, by crediting the Holder's Account with the full amount of the executed Transaction.
4. The Holder may, without giving any reason, cancel the next, unrealised direct debit payment no later than by the end of the Business Day preceding the payment date, at the Bank's branch, in writing or via the correspondence module of the Internet Banking System in the Pl@net version.
5. The payment cancellation, referred to in item 4 above, is not equivalent to withdrawal of the consent for further execution of direct debits.
6. The Holder may, without giving any reasons, withdraw a previously granted consent for the payee, and then the Bank will stop executing the direct debit. Consent may be withdrawn in writing by providing the Bank by the Holder or the recipient of the payment, or by the recipient's bank, with a relevant Instruction or through the correspondence module of the Internet Banking System in the Pl@net version.
7. The condition for the execution of payments under a direct debit is the availability of funds necessary for its execution in the Account on the Business Day preceding the date of payment.
8. The Holder may place an instruction to put a hold on the bank account against payment order with respect to all or specified recipients. In the case of a hold regarding particular payees, the Account Holder shall provide the Tax Identification Number of these payees. The hold instruction may be submitted in writing at a Bank branch. The hold shall become effective as of the day following placing such an instruction to the Bank.

§ 24. Transactions via the Card

1. The Card enables the execution of cash transactions and non-cash transactions
2. Subject to paragraph 3, transactions with the Card may be executed within or outside Poland as:
 - 1) Transactions at Merchants, ATM marked with the logo of the Payment Organisation under which the Card will be issued,
 - 2) Card and Cash Back transactions – cash withdrawals during non-cash transactions at duly marked retail and service points,
 - 3) Transactions made without the physical presentation of the Card, in particular online transactions, telephone or postal orders.
3. A mobile card may be used to execute Contactless transactions after adding it to the payment application on a mobile device, in accordance with the rules of using Cards in payment applications of external suppliers.
4. Transactions with the Card (including the Mobile Card) shall be debited from:
 - 1) Konto Osobiste or Rachunek Walutowy in EUR – in the case of a Card with a dual-currency functionality,
 - 2) Konto Osobiste or the Associated Account in the case of Karta Multiwalutowa;
 - 3) Rachunek Walutowy in EUR – in the case of a Card issued to Rachunek Walutowy in EUR,
 - 4) Konto Osobiste – for other Cards.
5. Subject to paragraph 6, Transactions using Karta Multiwalutowa shall

be settled against the Associated Account, where the Payment Transaction is ordered in the currency of the Associated Account and:

- 1) the amount of funds available in this Associated Account at the time of ordering the Payment Transaction is sufficient for its execution and the Bank has been requested by the Payment Organisation or the acquirer to confirm whether funds needed for the settlement of the Transaction are available in the Associated Account, or
- 2) The Bank has not received, from the Payment Organisation or the Acquirer, a request for confirmation whether funds needed for the settlement of the Transaction are available in the Associated Account.
6. Payment transactions executed with a Karta Multiwalutowa in the form of cash withdrawal in euro at an ATM in Poland shall always be settled by debiting Konto Osobiste.
7. Payment transactions other than those referred to in paragraph 5 shall be settled by debiting Konto Osobiste.
8. If the Card User consents to the initiation of cyclical Transactions by the Merchant (subscriptions), the consent to execute such transactions shall not expire upon blocking the Card or upon renewal of the Card.
9. Cyclical transactions are carried out until the Card User withdraws their consent. Withdrawal of consent to the execution of a cyclical Transactions shall require the submission of an appropriate declaration at the Merchant (resignation from subscription) in accordance with the agreement concluded between the Card User and the accepting point.

§ 25. Payment Transaction Authorisation

1. The User authorises a payment transaction:
 - 1) by affixing a signature on the order document in accordance with the specimen signature submitted to the Bank,
 - 2) in the Internet Banking by providing the SMS code after completing the electronic order form and approving the order, whereas in the case of Orders on accounts maintained as part of Lokata Terminowa Opening Agreement or a transfer Order to repay the debt from the Holder's credit card issued by the Bank, it is not necessary to provide a text message code,
 - 3) in the Internet Banking through the use of Mobile Authorisation after filling in the electronic Order form and approving the order, and in the case of Orders to accounts held under the Agreement, Orders within the framework of opening Term Deposits or a transfer order in order to repay the debt from the Holder's Credit Card issued by the Bank, it is not necessary to use the Mobile Authorisation,
 - 4) in the Mobile Application, after completing the electronic Order form and approving the Order, in accordance with the authorisation method for the Mobile application,
 - 5) in the Telephone Centre, performed by a consultant through verbal confirmation of the Order, after prior identification of the User;
 - 6) at Private Line, performed by a consultant through a written confirmation of the order, after prior identification of the User based on a password for Bankowość Prywatna and additional verification questions,
 - 7) in the Private Banking Centre, performed by a Consultant by verbal confirmation of the Order, after prior identification of the User on the basis of a Private Banking Password.
2. The User authorises a non-cash transaction with a Card by:
 - 1) entering the PIN to POS or a CAT Terminal and approval of the Order, or by signing the transaction confirmation, for Transactions executed outside the EEA, in accordance with the specimen signature put on the reverse of the Card – in case of physical presentation of the Card;
 - 2) giving the Card number, its expiration date, CVC2/CWV2 code, additional safeguard within 3D Secure Service, and approval of the Order, in the event a Transaction is made without the physical presentation of the Card,
 - 3) holding the Card or Mobile Device that enables making Contactless Transactions in the form of a Card added to a payment application, and installed on this Device, in a close proximity to a contactless reader in for a Contactless Transaction, up to the amount limit determined in the Communication,
 - 4) holding the Card or the Mobile Device in close proximity to a contactless payment reader with simultaneous entry of a PIN number and approval of the Order – in the case of Contactless Transactions above the amount limit referred to in item 3, or where the aggregate amount of Contactless Transactions from the last application of Strong Authentication exceeds 150 EUR,
 - 5) holding the Mobile Device in close proximity to a contactless payment reader and Authorising the Transaction by unlocking the Mobile Device using a method set on that Mobile Device;
 - 6) entering the Card to the CAT Terminal, which requires no PIN, and making via the terminal a purchase of services or goods.
3. The User authorises a cash transaction with a Card in the following manner:
 - 1) by inserting the Card into an ATM/CDM, entering the PIN on the keyboard and approving the Order;
 - 2) by approximating the Card or Mobile Device to a contactless reader of the ATM/CDM, entering a PIN on the keyboard and approving the Order;
 - 3) entering a PIN into the POS and approving the Order or signing the transaction confirmation at banks' and other financial institutions' cash registers; or
 - 4) as otherwise agreed between the parties.
4. In the case of a Transaction, the effective User Authentication by the Bank is equivalent to the Authorisation of the Transaction, unless the circumstances of a given case indicate that, despite the Holder's Authentication the Transaction authorisation attempt has failed.

§ 26. Strong Authentication

1. The Bank applies a Strong Authentication in the event the Customer:
 - 1) obtains online access to their account;
 - 2) initiates an electronic Payment Transaction,
 - 3) uses a remote channel to carry out an activity potentially related to a fraud risk connected with payment services, or to other irregularities.

2. Strong authentication shall apply:
 - 1) in the process of logging into the Internet Banking
 - by entering a password and SMS Code or using Mobile Authorisation,
 - 2) for Instructions and Orders in the Internet Banking
 - by entering a password, considering the ongoing communication session in the login process, and entering the SMS code or using mobile authorisation,
 - 3) to Instructions and Orders in the Mobile Application during the user session - by an element of an authenticated session on the Mobile Device connected with the User and entering the PIN or using a Biometric Identifier,
 - 4) while logging to the Mobile Application - by verifying whether the Mobile Device is linked to the User and entering the PIN or using a Biometric Identifier.
 - 5) when performing the activities referred to in paragraph 1 (3) in the manner specified in items 1) -4) above, respectively,
 - 6) for transactions with the Card in the manner specified in § 25 paragraph 2 items 2), 4) and 5) and paragraph 3.
 3. The Bank may not use Strong Authentication in the following cases:
 - 1) Customer's online access to one of the following items without disclosing sensitive payment data: (a) the balance of one or more designated payment accounts; (b) Transactions executed in the last 90 days through one or more designated payment accounts, except for access to this information for the first time or when more than 180 days have passed since the User last accessed the information referred to in letter b) online, and since the last time the Strong Authentication was applied,
 - 2) an electronic Transaction whose recipient is on the Customer's list of trusted customers previously created by the Customer,
 - 3) subsequent Transactions belonging to a series of payment Transactions under a given standing order,
 - 4) an electronic Transaction, if the following conditions are met: (a) the amount of the remote electronic payment transaction does not exceed EUR 30; and (b) the total amount of previous remote electronic payment transactions initiated by the payer since the date of the last application of Strong Authentication does not exceed EUR 100; or (c) the number of previously executed remote electronic transactions initiated by the payer since the date of the last application of Strong Authentication does not exceed five consecutive remote electronic payment transactions,
 - 5) transfer orders between accounts held by the Customer at the Bank,
 - 6) a remote electronic transaction which the Bank deems to be characterised by a low level of risk in accordance with the forms of transaction monitoring applicable under generally applicable laws,
 - 7) Contactless transactions, if the following conditions are met: (a) the single amount of contactless transactions does not exceed EUR 50 and (b) the total amount of previous contactless transactions from the date of application of Strong Authentication does not exceed EUR 150, or the number of consecutive contactless transactions from the date of application of Strong Authentication does not exceed five,
 - 8) Transactions at CAT terminals used for the payment of tolls or parking fees,
 - 9) A Card transaction where the Merchant is on the list of trusted customers, created by the Customer,
 - 10) consecutive cyclic Transactions with a Card for the same amount to the same Merchant.
 4. The Bank does not apply Strong Authentication in the case of the Customer's online access through the AIS Supplier to one of the following items without disclosing sensitive payment data: (a) the balance of one or more designated payment accounts; (b) Transactions executed in the last 90 days through one or more designated payment accounts, except for access to this information for the first time through the AIS Supplier or when more than 180 days have passed since the User last accessed the information referred to in letter b) online through the AIS Supplier, and since the last time the Strong Authentication was applied.
- 4) insufficient funds in the account
 - 5) simultaneously placing Orders which are contradictory, in particular where the performance of one of them would result in the inability to perform, in whole or in part, another order,
 - 6) using a Card, if it is blocked, destroyed or expired, or the Transaction exceeds any available transaction limit for a given Card,
 - 7) placing an order in which the value of a single Transaction or the sum of transactions exceeds the limits established for a given type of Transaction or for an account, or for a given electronic access channel,
 - 8) the User's failure to make available to the Bank the information or documents necessary for the performance of the Bank's duties related to the execution of the Order or when the information provided by the User is incorrect,
 - 9) non-compliance of the Order with the scope of functionality of a given account specified in the Agreement,
 - 10) submission by the Holder of a transfer order to the account maintained by the Bank, in a currency which is different both from the currency of the account from which the transfer was ordered and from the currency of the account to which the transfer was ordered,
 - 11) placing an order concerning the Holder's funds accumulated on Rachunek Portfelowy without the intermediation of the Brokerage Office,
 - 12) placing an Order in breach of the law, including anti-money laundering and terrorist financing law, or when:
 - a) an entity from a country (area) covered by total sanctions of the EEA countries or sanctions of the US government agencies is a recipient of such an Order,
 - b) an entity included in lists of persons, groups and entities to which specific measures are applied that restrict financial transactions under the European Union law, generally applicable domestic rules and those of the OFAC (Office of Foreign Assets Control in the US Treasury Department), the UNO, likewise the FATF (Financial Action Task Force), is a recipient of such an Order,
 - c) the beneficiary of such an Order is an entity from a country other than a member of the Organization for Economic Co-operation and Development (OECD), where members of the group that the Bank is part of do not run their business (the list of countries where members of the group that the Bank is part of run their banking business through a branch or subsidiary, is to be found at the Bank's website: https://www.bnpparibas.pl/_file/repozyto-rium-pdf/inne-dokumenty/Lista-krajow/Lista-krajow.pdf, and making the Transaction with such a country involves, in the Bank's opinion, a risk for the Bank or for the Account Holder,
 - d) an Order concerns payment for goods or services originating from the countries or controlled by the governments of the countries referred to in sub-items a) - c);
 - e) as well as where the transaction is ordered by an entity from the countries referred to in sub-items a) to c),
 - f) The Bank of the Payment Transaction payer or recipient is a bank from a country referred to in sub-items a) - c).
 3. In the case of an immediate transfer order, the Bank refuses the execution of an authorised Order or shall not accept an Order if:
 - 1) at the moment of an immediate transfer order, the recipient's Bank is unavailable in Express Elixir, or
 - 2) the immediate transfer was ordered outside the Express Elixir availability hours,
 - 3) the amount of the immediate transfer exceeds the maximum amount of the immediate transfer.
 4. In the event of refusal to execute a Payment Order, the Bank shall inform the User of the refusal and, as far as possible, of the reasons for the refusal and of the procedure for correcting errors which are contained therein, via a Durable Information Medium, by telephone or in writing, unless such notification is inadmissible under the law.
 5. The Bank may deny the PIS Supplier or AIS Supplier access to a payment account for objectively justified and duly documented reasons related to unauthorised or illegal access to a payment account by such a supplier, including unauthorised initiation of a payment transaction. In such a case, the Bank shall, in an agreed manner pursuant to § 48, notify the Holder of the refusal to access the payment account and the reasons therefor. Such information shall be given, if possible, to the Holder prior to the refusal of access and, at the latest, immediately after such refusal, but no later than on the Business Day following the date of such refusal, unless such communication would not be advisable for objectively justified safety reasons or contrary to separate regulations.
 6. The Bank may charge a fee for notification about refusal to effect the Order in the amount not exceeding justified costs borne by the Bank, if the refusal was reasonably justified, including because of lack of funds on the Account.

§ 27. The moment of receipt of the Payment Order

1. The moment of receipt of the Order shall be the moment when the Order was received by the Bank, considering the Cut-off times.
2. An order placed on a Business Day after the cut-off time shall be deemed to have been received on the first Business Day thereafter.
3. Information about cut-off times is indicated in the Message.
4. The moment of receipt of a transfer order with a future execution date, a standing order, or a payment order shall be the day indicated for debiting the account. If the indicated day is not a Business Day, it is considered that the Order was received on first Business Day after that day.
5. The moment of receipt of an order using a Card shall be the day on which the Bank receives information about the transaction made from the payment Organisation.
6. The moment of receiving an immediate transfer order shall be the moment when the order placed by the User has been received by the Bank, considering the availability table published at www.expresselixir.pl and on the Website. The Bank shall accept an immediate transfer order only within the service availability hours at the Bank and at the Beneficiary's Bank.
7. The Bank shall not debit the account before receiving the order.

§ 28. Refusal to Execute a Payment Order

1. The Bank may not refuse to execute the Order after Authorisation, unless the conditions for the execution of the order set out in the Agreement have not been met or the possibility or obligation to refuse arises from the law.
2. The Bank shall refuse to execute an order after authorisation in case of:
 - 1) the ban on debiting the Account, issued by a competent state authority,
 - 2) failure by the Order originator to present an identity document at the request of the Bank's employee,
 - 3) inconsistency of the signature on the paper Order with the specimen signature,

§ 29. Cancellation of a Payment Order

1. The User may cancel the order until it is received by the Bank, unless the Bank agrees to cancel the order after that deadline, save that in the case of Orders:
 - 1) using the Card - until the moment of Authorisation,
 - 2) transfer orders with a future execution date/standing order - no later than by the end of the business day preceding the agreed Order execution date.
 - 3) payment order - no later than by the end of the business day preceding the agreed date of debiting the account.
2. The User may withdraw the authorisation at any time, no later than until the order has become irrevocable in a manner consistent with the submission of the specific Transaction Order.
3. The Bank shall enable the User to submit an instruction to cancel a transfer order not cleared on the account, including as part of a standing order and a payment order, in a manner appropriate to the manner in which the order is placed, whereas:
 - 1) a standing order may also be cancelled in any case, in writing at the Bank's branch or in the Internet Banking, and a standing order placed in the Internet Banking may be additionally cancelled via the Telephone Centre, the Private Line, as well as the Private

- Banking Centre,
 - 2) a transfer order submitted in the Mobile Application may be cancelled via the Internet Banking.
 - 3) the payment order may be revoked at the Bank's branch or via the correspondence module of the Internet Banking.
 - 4) transfer orders placed with the Telephone Centre may be cancelled via the Telephone Customer Service Centre.
- The Bank may charge a fee for cancellation of an order.
Example: a transfer made in the Telephone Centre is revoked via the Telephone Centre or the Telephone Customer Service Centre.
A standing order placed in the Internet Banking may be cancelled in the Internet Banking, at the Bank's branch or via the Private Line, the Telephone Centre or the Private Banking Centre.
4. The Holder may submit an instruction concerning the Bank's undertaking of complaint actions in order to obtain a refund of the amount settled on the account of a correctly executed transfer from the Recipient's Bank or from an intermediary bank. The Bank shall charge a fee on this account.

§ 30. Time of execution of the Payment Transaction

1. When executing a domestic transfer order or a PSD Transfer in euro or in zlotys, the Bank shall credit the account of the Recipient's Bank no later than by the end of the next business day after receiving the Order. This deadline may be extended by one business day if the Bank has received the order in paper form.
2. The possibility of extending the deadline for orders in paper form shall not apply to transactions carried out entirely within the territory of Poland in zlotys, concerning receivables to which the provisions of the Act of 29 August 1997 - Tax Ordinance, Council Regulation (EEC) No 2913/92 of 12 October 1992 establishing the Community Customs Code, the Act of 17 December 1998 on Retirement and Disability Pensions from the Social Insurance Fund apply, and in the scope of Transactions consisting in the transfer of cash from social security and health insurance contributions and other contributions and payments, which the Social Insurance institution is obliged to collect.
3. A transfer order made via the SORBNET2 system (only in PLN) shall be executed immediately on the date of Order receipt by the Bank, provided it is received by the Cut-off hour. This provision shall apply mutatis mutandis to the TARGET Transfer.
4. When making transfers other than PSD transfers in euro and zlotys, the Bank shall credit the Bank's account from the Recipient no later than by the end of the fourth business day following the receipt of the Order.
5. Cash payment to the account shall be made available to that Account immediately after receiving the funds, no later than on the same Business day and shall receive the currency date upon payment.
6. Cash withdrawal is made in real time on the date of receipt of the Order by the Bank.
7. A payment order transaction is executed on the date of receipt of the Order by the Bank. In the absence of sufficient funds on the Holder's account to cover the full amount of the payment order received, the Bank shall refuse to execute the Order, by notifying the Recipient's Bank of the refusal. An attempt to execute a Payment Order from another bank shall be made once during a Business Day. Another attempt shall be made if the Bank receives an order to renew the performance of this Payment Order.
8. Standing orders and transfers with a future execution date, whose execution date falls on a day which is not a Business Day, are executed on the first business day after that date, except for transfers between accounts held at the Bank, which are made on the date specified in the Order.

§ 31. Settlement of the Payment Transaction on the Account

1. The Bank shall credit the Account with the incoming transfer order amount received by the end of the Business Day - immediately upon crediting the Bank's account with this amount. For payments received after Cut-off times, the Bank shall credit the account on the next Business Day with the current Currency Date.
2. The Bank shall make the Transaction amount available to the Holder immediately after crediting the Bank's account with this amount, if, on the Bank's part: (i) there is no currency conversion, or (ii) there is currency conversion between euro and the currency of an EEA Member State or between two currencies of EEA Member States. The obligation to immediately provide the Account Holder with the amount of the Payment Transaction shall also apply to payments between accounts maintained by the Bank.
3. In the case of Transactions using a card, the amounts allocated to their execution are blocked on the Account, however, no longer than 30 days from the date of the Transaction - until receiving information about the Transactions executed (settlement documents) from the Payment Organisation.
4. The amount of the Transaction shall be debited from the Account no later than on the Business Day following the date of receipt of settlement documents from the Payment Organisation.
5. The Transaction amount shall be debited to the Holder's account with the currency date not earlier than the moment when the account was actually debited with the Transaction amount.
6. Debiting the Holder's account with the amount of Transactions executed by the User in excess of the Free Funds on that Account shall result in a debit balance.
7. The Holder may submit to the Bank an instruction that incoming currency transfer orders for the Holder be posted by the Bank to the account indicated by the Holder. The Instruction may refer to incoming transfers in selected or all currencies, irrespective of the currency.
8. The Bank shall collect advances on personal income tax on retirement and pension benefits paid from abroad, in accordance with the Act of 26 July 1991 on personal income tax, unless the Holder documents the right to tax exemption before receiving the payment.
9. The Bank shall collect the health insurance contribution from the retirement benefits paid from abroad in accordance with the Act of 27 August 2004 on Healthcare And Services Financed from Public Funds.
10. Debiting the Account without a separate instruction of the Holder shall occur on account of:
 - 1) commissions and fees due to the Bank under the Agreement,
 - 2) setting off matured receivables under the Agreement,
 - 3) fees and commissions charged by foreign banks on account of

- Payment Orders,
- 4) correcting an obvious mistake in booking the settlement,
- 5) settlements resulting from making a conditional crediting of the account with the amount of the complained transaction, if the complaint turns out to be unfounded,
- 6) other agreements concluded by the Holder with the Bank, where the account is designated to handle such agreements, or insurance agreements concluded by the Bank with third parties for the Holder or by the Holder through the Bank, where the Holder authorised the Bank to collect due fees from the account.

§ 32. Transaction Summary (statement)

1. The Transaction Summary (statement) is a document prepared by the Bank and contains the following information: (i) information that allow identifying the Payment Transaction and, where applicable, the recipient; (ii) the amount of the payment transaction in the currency in which the Payment Account was debited or in the currency in which the Payment Order was placed; (iii) the amount of any Payment Transaction fees and, where applicable, their itemization or information on interest due from the Holder; (iv) the exchange rate applied in a given payment transaction by the Bank and the amount of the Payment Transaction after currency conversion, if the payment transaction involved currency conversion; (v) the Currency Date used to debit the account or the date of receipt of the payment order.
2. The list of transactions from each account shall be made available by the Bank free of charge in electronic form in the Internet Banking or, at the discretion of the Holder, shall be delivered electronically to the e-mail address or in hard copy to the indicated correspondence address once a month.
3. The Holder with access to the Internet Banking may receive a Transaction Summary in paper form on the basis of an instruction, in accordance with the applicable Tariff.
4. The Holder is obliged to report to the Bank the fact that the Transaction Summary has not been received.

Chapter 4. Payment Instruments

§ 33. Card

1. As part of its offer, the Bank issues various types of Cards, including Mobile Cards, to a designated person.
2. The Card is issued to Konto Osobiste.
3. The Card may be issued to a Card User indicated by the Holder, who is at the same time an attorney to the Account.
4. Only one valid Card and one Mobile Card of a given type for a given Card User may be issued to Konto Osobiste.
5. Application for issuing a Card after the date of conclusion of the Agreement must be filed at the Bank's branch or through the Telephone Centre, Internet Banking or Private Line or Private Banking Centre, respectively.
6. Application for issuing a Card shall be submitted by:
 - 1) The Holder – for the Card User,
 - 2) The Holder – or each of the Co-holders – for themselves and for each of the Co-holders as Card users, whereas Karta do Dorosłości for a Minor shall be issued at their request, only upon prior consent of their Statutory Representative,
 - 3) A statutory representative of the Account Holder, who is a Minor over 13 years of age or incapacitated partially, in the case of the Accounts opened until 24 November 2020.
7. An inactive Card shall be delivered within 14 days from the date of conclusion of the Agreement or from the date of submission of the application in the case of requesting replacement or issuance of the Card during the obligation to terminate the Agreement.
8. An inactive Mobile Card shall be provided to the Card User in the Mobile Application from the date of conclusion of the Agreement, in accordance with the Holder's request.
9. The Card User may assign and change a PIN via the GOonline Internet Banking, the Mobile Application, using the authorisation method for the Mobile Application and IVR Automatic Service, after having verified their identity or in accordance with the instructions sent together with the Card. The Card replacement or renewal may involve the need of assigning a new PIN.
10. The Mobile Card User may assign and change a PIN via the Mobile Application, using the Authorisation Method for the Mobile Application.
11. At the request of the Card User, the PIN may be generated in the form of SMS message transmitted to a specified number of a Card User's mobile phone, and in the absence of such number, in paper form – the respective PIN shall be sent by regular mail to the Cardholder/Card User's mailing address within 14 days from the date of the Agreement conclusion. The possibility for Card User to submit an application to generate a PIN in the form of a text message shall be available until 31 October 2021.
12. In the event of finding any damage to an envelope containing the PIN that enables unauthorized persons to read it, or if the PIN is illegible, or if a letter containing the Card or PIN has not been received by the Holder or Card User, the Holder should immediately notify the Bank of this fact in order that a new Card or PIN duplicate is generated.
13. The Card, including the Mobile Card, shall be activated:
 - 1) in the Internet Banking or the Mobile Application, or
 - 2) through the Telephone Centre, the Customer Service Centre, the Private Line or the Private Banking Centre (charge according to operator's price list), or
 - 3) at any ATM using a PIN, or
 - 4) by paying for purchases with a Card using a PIN (except Contactless Transactions), or
 - 5) at the Bank's branch.
14. The Holder may withdraw from the Agreement in the part concerning the Card within 14 days of the date of first receipt of the Card under the Agreement, if the Holder has not made any transactions with the Card, by submitting a written declaration of withdrawal from the Agreement in the part concerning the Card. In the case of such a withdrawal, the Bank shall reimburse the Holder for the amount of fees incurred, whereas the Bank may charge the Holder with costs related to issuing the Card to the extent provided for in the Agreement.
15. The Card shall show the year and month until which the Card is valid, with its validity ending on the last day of that month.

16. An account linked to Karta Multiwalutowa may be any Rachunek Walutowy maintained by the Bank for the benefit of the Holder (individual or joint), excluding Rachunek Walutowy accounts maintained for the same Holder(s) under an Agreement other than the Agreement under which the Bank operates Konto Osobiste to which Karta Multiwalutowa has been issued, considering the provisions of agreements concluded before 9 November 2019.
17. In the case of Karta Multiwalutowa, the Holder may identify one Associated Account maintained in a given Currency, while the Holder may at any time amend or delete the Account Associated with that Card by placing an instruction in the Bank's branch or through the selected EKD. List of currencies, in which the Associated Accounts may be maintained is specified in the Message.

§ 33. Contactless medium [repealed]

§ 34. Card Renewal

1. The Card shall be renewed automatically by the Bank, for the next term of validity, without the need for the Holder to make additional declarations of will, on the terms and conditions applicable on the first day of the term of validity of the renewed Card, unless at least 60 days before the expiry of the Card, the Holder (or the Card User in the case of the Card issued to them) has provided the Bank with a statement of resignation from renewal of the Card.
2. The Bank may renew the Card or issue a new type of Card, including one from another payment organisation, in place of the existing one, in the case of:
 - 1) the end of the issue of a particular Card type,
 - 2) introducing changes in the IT systems used to issue and service Cards, provided that at least the existing functionality of the Card is maintained and the Holder does not incur any additional costs of such issuance/renewal.
3. The Bank may resign from renewal of the Card for the next validity period, if there are prerequisites entitling the Bank to terminate the Agreement and if the no Card Transactions are performed for the period of 12 months preceding 60th day before the expiry of the Card. In such a case, the Agreement in the part concerning the Card shall expire on the last day of the Card's validity.
4. The renewed Card may have the existing or new PIN.

§ 35. Rules for the Card use

1. The Card may only be used by an authorised person whose data have been placed on the Card's side.
2. An inactive Card shall be sent to the correspondence address of the Cardholder or, at the Customer's request, by courier service to the address indicated by the Customer.
3. Immediately after receiving the Card, the Card Holder signs it on the back of the Card. The signature shall be consistent with the specimen signature delivered to the Bank.
4. The Mobile Card has a virtual form, its data is available only in the Mobile Application once the Card User has been authenticated.
5. The Card must not be used for any purpose that violates the law, including the purchase of goods or services prohibited by the law of the country in which the transaction is made.
6. A PIN to a Card may be changed at any time via the EKD specified in the message or in an ATM in Poland which has such a functionality.
7. Transactions without physical presentation of the Card (e.g. Internet) are made by providing Card data such as Card number, Card validity date and CVC2/CVV2 code or other identification data from the Card.
8. Transactions made with the Card, including the Mobile Card, on the Internet may be additionally secured by the 3D Secure service.
9. Three wrong entries of the SMS Code and/or 3D Secure PIN / incorrect answers to the additional security question will result in the service being blocked. Unblocking of the service is possible via the Customer Service Contact Centre, Telephone Centre, Private Line and Private Banking Centre.
10. It is recommended that the User keeps the transaction confirmation until it is settled, in order to document any possible inconsistencies.
11. The Holder shall notify the Card User of the rules for issuing and using the Card, including the mobile card, execution, settlement of Transactions and security, resulting from the Agreement.
12. Information about the maximum limits for Cards shall be included in the Message, whereas information about the limit reduction shall be communicated in the mode and manner indicated for amendments to the Agreement.

§ 36. Card Limits

1. Transactions with the Card shall be made within the limits of Free Funds on the Account, considering the daily amount and quantitative limits applicable to a given Card for:
 - 1) Cash Transactions,
 - 2) Non-cash transactions, including
 - a) Online transactions,
 - b) Correspondence and Phone Transactions (MOTO).
2. The amount of the maximum daily amount and quantity limit for individual transactions is indicated in the Message.
3. The Card limits apply separately to each Card functioning within the same Konto Osobiste.
4. The Holder, and in the case of an account held for a Minor over 13 years of age or partially incapacitated, the Statutory Representative acting on their behalf, applying for the Card (or consenting to the Card being issued), may change the limits within the boundaries set by the Bank for these limits by placing an instruction at the Bank's branch or in the EKD on the terms and conditions set forth in the Message, whereby the Statutory Representative may change the limits by submitting an instruction in the Bank's branch or the Private Banking Centre and through the Internet Banking in case of Karta do Dorosłości, and only at the Bank's branch or the Private Banking Centre in case of other Cards. In case of Cards issued to Konto Karty Samodzielnika, the limits may be changed only by the Statutory Representative of the User of the aforesaid Cards through the Internet Banking and at the Bank's branch or the Private Banking Centre.
5. The change of limits shall apply no later than on the business day following the day on which the instruction is placed with the Bank.
6. Contactless Transactions and Transactions in CAT Terminals may be executed up to the amount of the limits set for the Transactions,

- respectively, and within the limits set by Payment Organizations.
7. The value of a single Cash Back Transaction may be executed under the limits set by Payment Organisations. The amount of the current discount for "Cash Back" transactions is indicated in the Message.

§ 37. Currency conversion of Card transactions

1. Amounts of transactions made:
 - 1) With a Mastercard issued to Konto Osobiste denominated in a foreign currency – shall be converted into PLN at the Debit Rate applicable at the Mastercard Payment Organisation,
 - 2) considering the provisions of § 24, with Mastercard Karta Multiwalutowa debiting Konto Osobiste in a currency other than PLN – shall be converted into PLN by the Mastercard Payment Organisation at the debit rate applicable at that Payment Organisation,
 - 3) With a Mastercard issued to Rachunek Walutowy in EUR in the currency:
 - a) other than euro and zloty – shall be converted by the Payment Organisation into euro at the debit rate applicable at that Payment Organisation;
 - b) zloty – are converted into euro at the buy rate included in the Exchange rate tables and settled in euro.
 - 4) Cards issued in the VISA system in a foreign currency – shall be converted to zlotys by that Payment Organisation with at the debit rate applicable at that Payment Organisation.
2. Foreign exchange rates applied by the payment Organisation shall be published on the websites, whereas as at the date of conclusion of the Agreement this shall be respectively:
 - 1) website: <https://www.mastercard.pl/pl-pl/klient-indywidualny/pomoc/kalkulator-walut.html> as regards the Debit Rate for the Cards issued in the Mastercard system;
 - 2) website: <https://www.visa.pl/wsparcie-visa/konsument/uslugi-podrozne-visa/exchange-rate-calculator.html> as regards the Debit Rate for the Cards issued in the VISA system.

Information on the foreign exchange rates applied at the transaction conversion may also be obtained through the Telephone Customer Service Centre, the Telephone Centre, the Chat Channel, the Private Line, as well as the Private Banking Centre or at the Bank's branch.

3. The Bank shall send the information on the total fees for the Transaction currency conversion to the Card User, free of charge, in electronic form, with respect to the Cards issued to them. The fees are presented as a percentage of the most recent euro reference exchange rate announced by the European Central Bank. The Bank shall send the margin information immediately after receiving a Transaction Order in the EEA countries in the currencies of these countries, concerning cash withdrawals from an ATM or card payments at the Merchant, when the Transaction is denominated in any currency of the EEA country other than PLN. The Bank shall send the aforesaid information by e-mail (if the Card User has made their address available to the Bank), and after the Bank has provided another manner of receiving messages – in the form selected by the Card User. The Card User who does not receive information about the margin due to the failure to provide the Bank with an e-mail address for contact, may activate the service at any time by providing an address to the Bank.
4. The Bank shall send the information on the margin referred to in paragraph 4 after the first transaction in a given currency in a given calendar month. The Card User may resign from receiving information by submitting an instruction via the Telephone Centre.
5. Information about the margin referred to in paragraph 4 is also available on the Bank's website.
6. With the exception of the Mastercard Karta Otwarta na Świat, Mastercard Moja Karta Premium and the Mastercard Wealth Management Debit Card, at the Merchant which allows the choice of the Transaction currency, the Card User may be asked to choose the Transaction currency from the available list of currencies. In the case of return of the purchased goods/services, the Transaction is translated into the foreign exchange rate debt as at the date of return.
7. In the case of non-cash and cash transactions abroad, the currency conversion fee in the amount specified in the Tariff of Fees and Commissions shall be added to the value of the Transaction.

§ 38. Contactless functionality

1. A card equipped with a contactless functionality additionally enables the execution of contactless transactions.
2. Transactions with the use of the Contactless functionality shall be made by approaching the Contactless Card reader or the Mobile device, enabling transactions with a Contactless Card added to the application installed on the device.
3. The Bank specifies in the Message the amount of a one-off Contactless Transaction which does not require the use of a PIN, with the exception of a transaction in an ATM, which has the contactless functionality. Transactions above this amount and transactions selected at random, for security reasons, shall be confirmed by a PIN or a signature on the Transaction confirmation.
4. Contactless transactions carried out at an ATM which provides a contactless functionality always require the use of a PIN.
5. The limit amount for a single Contactless Transaction may differ outside Poland.
6. Contactless Transactions are Authorised in connection with the bank system (in the so-called online mode).
7. The User may enable or disable the contactless functionality via the Internet Banking in GOonline, Mobile Application, Customer Service Contact Centre, Telephone Centre, Private Line, Private Banking Centre or at the Bank's branch.
8. To activate the contactless functionality, a transaction should be made by inserting the Card into a terminal and using the PIN.
9. Contactless Transactions can be made with the use of a Mobile Device under the condition of:
 - 1) having a Card with contactless functionality enabled and the relevant application installed on the Mobile Device,
 - 2) holding the NFC-based Mobile Device which meets the application requirements.

§ 39. Dual-currency Card functionality

1. The dual-currency functionality is possessed by the Gold debit card

- (delisted as of 9.11.2019) issued to Konto Osobiste with Konto Premium Tariff Plan or the Bankowość Prywatna Tariff Plan.
- A card with a dual-currency functionality enables the Cardholder to choose the account from which the transactions are authorised and settled (linking the Card to the account).
 - The Card Holder may associate the Card with Konto Osobiste in PLN or Rachunek Walutowy in EUR.
 - The Card may be linked to one account at a time.
 - Card transactions may be carried out only up to the amount of the balance of Free fuNDs on the account to which the Card is linked at that time, considering cash and non-cash limits.
 - If the Card is linked to Rachunek Walutowy in EUR, the transactions carried out:
 - in euros – shall be settled from this account in euros,
 - in zlotys – shall be converted by the Bank into euros at the euro buy rate, specified in the first Exchange rate tables on the date of receipt by the Bank from the Payment Organisation of a document confirming the execution of this transaction and settled in euro,
 - in a foreign currency other than euro – shall be converted by the Payment Organisation into euro at the debit rate applicable at that Payment Organisation and settled in euro.
 - At any time, the Cardholder may change the account to which the Card is linked by means of the Internet Banking, the Telephone Centre, the Telephone Customer Service Centre, the Private Line, the Private Banking Centre, or at the Bank's branch.
 - During the period of linking the Card to Rachunek Walutowy in EUR, fees and commissions are collected from that account after their conversion at the average exchange rate of the NBP.

§ 40. Telephone and Internet Banking

- Electronic Access Channels shall be made available to the Holder, excluding the Telephone Customer Service Centre and the Chat Channel available from the Website without logging into the EKD, which shall be available to all Users.
- From the EKD, excluding the Telephone Customer Service Centre and the Chat Channel available from the Website without logging into the EKD, may be used only by the authorised person to whom the EKD Payment Instruments have been issued. Issuing EKD Payment Instruments to a Minor (who is at least 13 years of age) shall be made at their request, only with the prior consent of the Statutory Representative.
- A request for EKD access, excluding the Telephone Customer Service Centre and the chat channel available from the Website without logging into the EKD, after the date of conclusion of the Agreement shall require an application to be filed at the Bank's branch. The Holder may apply for the following to be made available:
 - The Internet Banking via the Telephone Centre, the Private Line or the Private Banking Centre,
 - the Telephone Centre via the Customer Service Contact Centre, Private Line or Private Banking Centre,
 - in the Mobile Application independently after installation of the Bank's dedicated software.
- The use of EKD, except for the Telephone Customer Service Centre and the Chat Channel available from the Website without logging into the EKD, shall be subject to their prior activation.
- Each access to EKD is possible after a positive identification of the EKD User (the so-called provision of proper login data or verification data allowing unambiguous identification of the Customer).
- Any information the disclosure of which could make the Bank, while identifying the EKD User or authorising Orders they make via the Electronic Access Channels, recognise an unauthorised person as the EKD User based on correct information provided by that person as required for such identification or Payment Transactions authorisation, or the Transaction conclusion, shall be maintained secret by the EKD User. Therefore, the EKD User shall maintain confidentiality of any information that would enable somebody to access any of the Electronic Access Channels, make Instructions or Orders using them. The above obligation covers also the EKD User's commitment to ensure conditions that make it impossible for unauthorised persons to get to know the data identifying him/her or used to authorise Payment Transactions, passed on by the EKD User while using Electronic Access Channels.
- To preserve the security of the Instructions and Orders made, the Bank informs you that the Bank does not initiate contact with EKD Users to make them disclose their passwords to the Electronic Access Channels, including via email, any means of distance communication or by forwarding any website links.
- If it is impossible to obtain a connection with any of the EKD systems, the EKD User may submit an Instruction or an Order via the second available system or personally at the Bank's branch.
- The Internet Banking, the Telephone Centre, the Private Line and the Private Banking Centre allow to place Orders, except for payment orders, and in the case of the Mobile Application – also except for standing orders.
- The EKD makes it possible to obtain information on the balance, available funds, Orders and transactions, exchange rates, provided products and services, including those concluded under separate agreements, as well as to place Orders and Instructions. A detailed description of the Instructions and Orders available in a given EKD is contained in the Message.
- The Bank may prevent the EKD User from accessing the EKD if the EKD User logs in from a country (area) or from a device whose number is assigned to a country (area) subject to sanctions established by the laws of EEA States, the United States of America, the European Union, the UN and FATF (the Financial Action Task Force). The Bank informs about sanctioned countries (areas) on the website (<https://www.bnpparibas.pl/kraje-objete-sankcjami>).

§ 41. Internet Banking

- The Bank shall provide the Internet Banking in PL@net or G@online version.
- Access to the Internet Banking is possible via the website and the Mobile Application, pursuant to the principles set in § 42. The website address for the Internet Banking provided in PL@net version is: <https://planet.bnpparibas.pl>, and in case of G@online version is: <https://goonline.bnpparibas.pl>.

- To activate the Internet Banking, the website should be visited, the EKD ID should be entered in the login box and subsequent instructions should be followed. Activation of the Internet Banking consists of assigning the password established by the EKD User, which will be used by the EKD User to log into the Internet Banking.
- Identification of the EKD User in the Internet Banking is made during the login process by:
 - provision of the EKD ID in the login field,
 - provision of Personalised Security Credentials in accordance with the authentication method established by the EKD User:
 - in the case of the Internet Banking in PL@net version – providing a masked password established by the EKD User,
 - in the case of the Internet Banking in G@online version:
 - entry of a traditional password, or
 - entry of a masked password, or
 - in the Mobile Application – during logging, the identity must be confirmed in the Mobile Application,
 - using a two-step method – by setting an additional step during logging; in addition to the password, the identity must be confirmed by a different SMS code sent each time by the Bank or in the Mobile Application.
- Strong Authentication or additional authentication measures adopted for security purposes by the Customer.
- Access to products (services) in G@online is presented in the form of a personal profile or an authorised representative's profile, where:
 - the personal profile – ensures access to own and common products of the Customer,
 - the authorised representative's profile ensures access to the principal's products (except for registers of investment funds and brokerage accounts, which are presented in the personal profile).
- The Internet Banking requires a device enabling access to the Internet (a personal computer).
- For proper operation of the Internet Banking, it is necessary to activate the mechanism of cookies acceptance in the Internet browser. Cookies are computer data stored in the EKD User's terminal device (a personal computer), they ensure security and efficiency of use of the Internet Banking pages, and enable the process of logging in the Internet Banking as well as appropriate personalisation of documents and information shown in the Internet Banking.
- Placing an Order in the Internet Banking requires completing the data, providing the SMS code or using Mobile Authorisation and approval of the Order.
- The limit of transactions ordered in the G@online Internet Banking shall be defined in the Message, whereas the information about the reduction of the limits shall be communicated in the mode and manner indicated for the amendments to the Agreement. The amount of the Transaction Limit for a minor holding Konto Samodzielniaka may be changed via the Internet Banking – G@online, subject to § 6a item 8.
- Whenever required by law, the Bank conditions the performance of a Transaction or filing applications via the Internet Banking upon the result of using the Strong Authentication by the EKD User.
- An incorrect authentication of the EKD User during the logging in to the Internet Banking as a result of entering incorrect Personalised Security Credentials five times will result in blocking access to the Internet Banking.
- The EKD User should ensure that the device they use to access the Internet Banking is properly secured, which includes installation of legitimate updated anti-virus software and its activation each time the Internet Banking is used.
Example: Illegal, unknown software, including software received via email or downloaded from the Internet, should not be installed in the computer.
The Bank never asks for disclosure of passwords or for installation of additional software.
- Detailed technical requirements regarding the security of the Internet Banking are posted on the website and in the Internet Banking.
- Blocking the Internet Banking does not cause blocking the Mobile Application.
- The order to unlock access to the Internet Banking through resetting the password may be placed by the Holder in the Bank's branch, via the Bank's helpline or using an electronic application made available on the Bank's website. Resetting the password results in inability to use the existing password assigned for access to the Internet Banking and necessitates re-activation in the Internet Banking, i.e. authentication with a single activation code and setting the password during the first log-in following the resetting.
- The order to unlock access to the Internet Banking without resetting the password may be placed by the Holder in the Bank's branch or via its helpline. Unlocking access to the Internet Banking without resetting the password does not require assigning a new password or re-activation in the Internet Banking.
- EKD User may not provide the Bank with unlawful content.

§ 42. Mobile application

- EKD User's access to the Internet Banking in the Mobile Application is possible from a Mobile Device with access to the Internet after installing the Bank's software dedicated to devices with the Android or iOS operating system.
- In order to activate access to the Internet Banking in the Mobile Application, the user should download dedicated software to the Mobile device and follow the instructions contained therein.
- Identification of the User during login or authorisation in the Mobile Application shall be made by providing the PIN code for the Mobile Application or a Biometric Identifier.
- The limit of transactions ordered in the Mobile Application shall be indicated in the Message, whereas the information about the reduction of the limits shall be communicated in the mode and manner indicated for the amendments to the Agreement. The amount of the Transaction Limit for a Minor holding Konto Samodzielniaka may be changed via G@online Internet Banking, subject to § 6a item 9.
- Access to the Mobile Application is disabled when the application is uninstalled from the EKD User's Mobile device. Such a disabling shall

not result in the blocking of the Internet Banking.

- The EKD User should take due care of the Mobile Device, which they use to access the Internet Banking in the Mobile Application, including the installation of up-to-date legal anti-virus software and their activation each time.
Example: Illegal, unknown software should not be installed on the phone.
Do not use the Mobile Application on the Mobile Device with factory system restrictions removed (with an unlimited administrator account, so-called phone rooting).
Do not use the Mobile Application on devices belonging to others.
The Bank never requires installation of additional applications or certificates.

§ 43. Telephone Banking, Chat Channel, Video Chat Channel

- Access to the Telephone Centre and the Customer Service Contact Centre is possible via telephone at 801 321 123 for domestic calls or +48 22 134 00 00 or 500 990 500 – for domestic calls and calls from abroad (charge according to operator's price list). The Private Line may be accessed from Monday through Friday, between 8.00 a.m. and 8.00 p.m. by calling the number individually provided to the eligible Customer (a call charge according to operator's price list). On Saturdays and public holidays (within the meaning of the act on public holidays), and from Monday to Friday outside of 8.00 a.m. to 8.00 p.m., it is possible to execute only selected instructions (including card cancellation, EKD disabling, identity document reservation and complaint acceptance). Access to the Chat Channel and Video Chat Channel is possible via the Bank's website www.bnpparibas.pl and after logging into the Internet Banking and the Mobile Application.
- Identification of the EKD User in the Telephone Centre shall be made automatically via the IVR Automatic Service, using TelePIN and the EKD ID, provided that if no instruction is placed, the EKD User may be identified only on the basis of identification questions.
- Identification of Konto Osobiste Holder with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan or Konto Samodzielniaka in Private Line and the Private Banking Centre shall be carried out by a consultant or the Private Banking Advisor/Specialist (manual identification) on the basis of the Private Banking Password, the Customer number or 3 identification questions and verification of the contact telephone number.
- The Customer, after prior verification of their identity through the Telephone Customer Service Centre, Internet Banking, the Chat Channel and Video Chat Channel may obtain information on the products held at the Bank, Instructions submitted, and submit Instructions in the scope indicated in the Communication. Applications for current products not offered by the Bank may also be submitted via the Telephone Customer Service Centre.
- If it is impossible to perform automatic identification, the EKD User may be identified by a consultant (manual identification) in order to enable the EKD User to carry out automatic identification.
- If the manual identification does not confirm the Customer's identity, including the EKD User providing incorrect identification data, the Consultant shall refuse to accept the Instruction/Order, informing about the necessity to update the data provided to the Bank, and in the case of Konto Osobiste Holder with the Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan – to contact the Consultant of the Private Banking Centre.
- Any contact by the EKD User with the Bank via the Telephone Centre, the Telephone Customer Service Centre, the Chat Channel and Video Chat Channel, the Private Line, and the Private Banking Centre shall be recorded.
- Placing an order by phone through a consultant shall always require confirmation of the correctness of the order.
- Orders in the Telephone Centre (except for orders placed between accounts held at the Bank for the same Holder/Co-holder) exceeding the agreed maximum amount specified in the Message shall be confirmed when calling the EKD user to the telephone number indicated for contact with the Bank. Information about the change in the amount of this limit shall be published in the Message, whereas information about the reduction of this limit shall be provided in the mode and manner of amending the Agreement.
- The Telephone Centre may be made available to the User in the full scope of functionalities or the basic scope with the IVR Automatic Service after assigning the TelePIN. The basic scope with the IVR Automatic Service allows placing Orders only via the IVR Automatic Service.

§ 44. PayU Express service

- Using PayU Express, a service provided by PayU S.A. with its registered office in Poznań, 60-166 Poznań, at ul. Grunwaldzka 182, entered in the Register of Entrepreneurs maintained by the District Court for Poznań – Nowe Miasto I Wilda in Poznań, 8th Commercial Division of the National Court Register under KRS number 0000274399 (hereinafter referred to as "PayU"), is possible after the Holder's instruction to add an account to the PayU Express Service through the Internet Banking and granting a relevant power of attorney to PayU. The Attorney shall not be authorised to place the Order referred to in the preceding sentence.
- The Holder may at any time prevent the Account from being debited through the PayU Express Service. Submission of an application for disabling shall be equivalent to withdrawal of the power of attorney granted to PayU. An application in this regard may be submitted through the Telephone Centre, the Private Line, the Private Banking Centre, the Telephone Customer Service Centre and the Internet Banking. Immediately after receiving the disabling notification, the Bank shall notify PayU of the notification.
- The User is obliged to immediately notify the suspension of the use of the PayU Express Service in the event of finding an unauthorised payment transaction by sending a relevant notification directly to PayU or to the Bank.
- The Bank shall have the right to disable the use of the PayU Express Service in the event of:
 - an offence committed by the User in connection with obtaining or using the PayU Express Service – in accordance with the law,
 - unauthorised use of the PayU Express Service or willful intent to lead to an unauthorised payment transaction,

- 3) the User submitting such a request.

§ 45. Principles of security of Payment Instruments

1. Upon receipt of the Payment Instrument, the User shall be obliged to take all measures to prevent violation of individual data necessary for the Authorisation, including:
 - 1) store/use each Payment Instrument and Personalised Security Credentials (including the Card, PIN, EKD ID and TelePIN, passwords, Personal Banking Password, SMS code, mobile phone to SMS codes/Telephone Centre) with due diligence,
 - 2) not store the Card and PIN, EKID and TelePIN, telephone for SMS Code/Telephone Centre and TelePIN or Personal Banking Password, password or EKD ID together,
 - 3) immediately report loss, theft, misappropriation or unauthorised use of or access to the Payment Instrument,
 - 4) not make the Payment Instrument available to unauthorised persons,
 - 5) if the Internet Banking or the Mobile Application is used, take due care of securing the device enabling access to the Internet Banking in accordance with § 41 and 42,
 - 6) immediately report any loss or change of the telephone number for sending SMS Codes,
 - 7) not disclose a Card number, except when it is necessary to execute any Transaction without the physical presentation of the Card, or make the reporting, referred to in item 3 above,
 - 8) immediately sign the received Card, in accordance with the specimen signature affixed to the Bank (if such specimen signature was submitted).
2. The Bank may temporarily or permanently disable (cancel) a Payment Instrument in cases set out in the Agreement.
3. At the request of the Card User or the Statutory Representative of the Card User shall temporarily disable the Card and enable it within the deadline specified in the application.
4. The Card that is temporarily disabled may be enabled without changing the current validity period. If a Card is cancelled, the Bank shall issue a new Card instead.
5. The User shall immediately report the fact of loss, theft, misappropriation or unauthorised use or unauthorised access to the Payment Instrument. Such notification may be made:
 - 1) at the Bank's branch, or
 - 2) by phone through the Customer Service Centre, the Telephone Centre, the Private line or the Private Banking Centre or the Chat Channel,
 - 3) and for a Card, also in another bank's branch, marked with the logo of the Payment Organization under which the Card was issued (if the Card is lost abroad) or via the Internet Banking.
6. The Customer shall be obliged to immediately report to the Bank, at the Bank's branch or via Telephone Banking, the occurrence of an unauthorised transaction, providing the necessary data on transactions and representations on not making Transactions, specified in the notification form made available at the Bank's branch and on the Website (it is advisable to submit a notification using the form provided by the Bank).
7. When submitting the report referred to in sections 4 and 5, the reporting person shall receive, in accordance with the manner of filing, an oral, written or electronic confirmation of acceptance of the report, and then every time at the request of the Holder, filed within 13 months of the date of the reservation. Notification is free of charge.
8. In order to protect the interests of the Holder, the Bank reserves the right to contact the User by telephone.
9. In the event of fraud or suspicion of its occurrence, or security risks, the Bank shall notify the User of this fact on the Bank's website, and if the risk concerns only the User, via the Internet Banking or through Telephone Banking, after identification of the User or in accordance with the means of communication adopted with the User.
10. The Card Cancellation shall be applied in the following cases:
 - 1) at the request of the Cardholder or a third party, if the person reports the loss of the Card by the Cardholder and provides the Card number,
 - 2) withdrawal from the Agreement by the Holder,
 - 3) the Statutory Representative's objection to the Holder's making Transactions in the case of an account held for a Minor or an incapacitated person,
 - 4) the Card being withheld at an ATM,
 - 5) obtaining reliable information about the death of the Holder,
 - 6) returning the Card during its validity period,
 - 7) dissolution of the Agreement in the part concerning the Card.
11. In the case of the fourth subsequent entry of an incorrect PIN on a given day, the PIN is temporarily blocked until the end of the day.
12. The Bank shall have the right to block the relevant Payment Instrument in the following cases:
 - 1) for justified reasons relating to the security of the Payment Instrument, determining a Transaction or an attempt to perform a Transaction using the Payment Instrument by an unauthorised person as a result of the User granting access to the Payment Instrument, use of the Card by the User in an illegal manner,
 - 2) in connection with the suspicion of unauthorised use of the Payment Instrument or wilful conduct of unauthorised transactions.
13. The Bank shall inform the User of putting the Payment Instrument on hold temporarily or permanently before it is put on hold, and if this is not possible, immediately after putting it on hold. The User shall not be informed of putting the Payment Instrument on hold where providing information about putting the Payment Instrument on hold would be unjustified for security reasons or prohibited under applicable provisions of law.
14. The Bank shall unblock or replace the Payment Instrument with a new Payment Instrument if there are no longer grounds for maintaining the disabling. If a new Payment Instrument is issued, the Bank shall charge a relevant fee from the User. The fee shall not exceed the costs incurred by the Bank directly in connection with the issuance of such a new Payment Instrument.
15. Failure to comply with the principles of security of the Payment Instruments set forth in the Agreement may result in the Holder being liable in accordance with the principles of liability provided for in the Agreement.

16. The above security rules shall not be violated by the consent of the PIS Supplier to the provision of the payment initiation service or the AIS Supplier to the provision of the Payment Account information service, or by providing such an entity with information on the Holder's payment Accounts and Payment Transactions related to these Payment Accounts or by enabling the Holder to initiate Payment Transactions from the Payment Account through the PIS Supplier. In the event that the Bank refuses to grant the AIS Supplier or the PIS Supplier access to a given payment account, it shall inform the Holder of the refusal of access and the reasons thereof through the relevant EKD. This information, as far as possible, shall be communicated to the Holder before the refusal of access, and at the latest immediately after such refusal, but no later than on the Business Day following the date of such refusal. Information about the refusal of access may be provided at a later date or not at all, if it would not be advisable for objectively justified security reasons or contrary to separate provisions.

Chapter 5. Liability rules

§ 46. The principles of responsibility of the Bank and the Holder

1. The Holder shall be liable for unauthorised transactions up to the amount equivalent to 50 euro in Polish currency, converted at the average exchange rate of the NBP, applicable on the date of execution of the Transaction, if the unauthorised Transaction results from:
 - 1) use a Payment Instrument lost by the User or stolen from the User, or
 - 2) misappropriation of the Payment Instrument.
2. The limit of liability referred to in the preceding sentence shall not apply where: (i) the Holder was not able to identify the loss, theft or appropriation of the payment stream prior to the execution of the payment transaction, except where the Holder acted intentionally, or (ii) the loss was caused by an act or omission of an employee, agent or branch of the Bank or an entity providing technical services to the Holder, supporting the provision of payment services but not taking possession of cash (in particular, processing and storage services – data extraction, custody and privacy protection services, transfer services between the payer and the recipient of information on a payment transaction, authentication of data and entities, provision of information technologies (IT) and communication networks, delivery and maintenance of terminals and devices used for the provision of payment services).
3. The limitation of liability to the equivalent of 50 euro shall not apply to Transactions which the User intentionally caused, or a breach of the obligations indicated in § 45 paragraph 1 or 4 resulting from the User's wilful misconduct or gross negligence.
4. After reporting loss, theft, misappropriation, unauthorised use or unauthorised access to the Payment Instrument, the Holder shall not be liable for unauthorised Transactions, unless the User intentionally caused them.
5. If the Bank fails to provide adequate means to enable reporting loss, theft, misappropriation, unauthorised use or unauthorised access to the Payment Instrument at any time, the Holder shall not be liable for unauthorised transactions, unless the User intentionally caused them.
6. The Bank shall be liable for non-performance or improper performance of the Transaction, subject to paragraphs 3, 9 and 10. The Bank's liability also includes fees and interest charged to the Holder as a result of non-performance or improper performance of the Transaction.
7. In the case of a Transaction to which the Holder is a recipient, the Bank shall be liable for non-performance or improper performance of the Transaction in accordance with the Unique identifier provided, if the Bank's account has been credited with the Transaction amount.
8. The Bank shall not be liable for unauthorised, unperformed or improperly performed transactions, in the event that the User fails to report such transactions immediately, no later than within 13 months from the date of debiting the account or from the date on which the Transaction was to be executed (the Holder's claims to the Bank in this respect expire).
9. The Bank shall not be liable for non-performance or improper performance of the Transaction if the Unified Identifier has been provided incorrectly by the User. The Bank is obliged to take action to recover the amount of the Transaction. The Bank shall charge a fee for the above action.
10. Liability for non-performance or improper performance of the Transaction shall be excluded in the event of force majeure or if the non-performance or improper performance of the Order results from the application of generally applicable laws.
11. In the case of transfer orders, cash deposits and withdrawals:
 - 1) if the Bank is liable for non-performance or improper performance of the Transaction, it shall restore the account to the condition that would have existed if the non-performance or improper performance of the Transaction had not occurred,
 - 2) regardless of the scope of the Bank's liability, in the case of a unperformed or improperly performed Transaction, the Bank, at the request of the Holder, shall immediately take steps to track the Transactions and shall notify the Holder of their outcome.
12. In the event of a refund of the amount of the unperformed or improperly performed Transaction to the Payment Account, the Currency Date shall be the currency date on the Business Day on which the payment account was credited with the Transaction amount.
13. If a Payment Order is placed by the User through a PIS Supplier, the Bank shall refund the amount of the unperformed or improperly performed Transaction, and, if necessary, shall restore the debited Payment Account to the condition that would have existed had it not been performed improperly.
14. Where a Payment Transaction is executed with a delay, the Recipient's Bank shall ensure, at the Bank's request, that the Currency Date in respect of crediting the Payment Account is not later than the currency date with which the amount would have been credited, if the Transaction had been properly performed.
15. In the case of unperformed or improperly performed incoming Transaction for which the Bank is not liable as the recipient's supplier, the liability towards the Holder shall be borne by the payer's supplier. However, the liability of the payer's supplier shall be excluded if the

payer's supplier proves that the Bank received the amount of the payment transaction concerned, even if the payment transaction was executed with a delay. In such a case, the Bank shall credit the amount on the Holder's Payment Account with a Currency Date no later than the currency date on which the amount would have been credited had the Payment Transaction been executed properly.

16. In the event of an unauthorised transaction, the Bank shall immediately, but no later than by the end of the business day following the identification of the unauthorised Transaction debited to the account, or upon receipt of the relevant notification pursuant to § 45 paragraph 5, reimburse the Holder for the amount of the unauthorised Transaction, except where it has reasonable and duly documented grounds to suspect fraud and informs the law enforcement authorities thereof in writing. In such a case, the Bank shall restore the debited Account to the condition that would have existed if the unauthorised Transaction had not been performed. The currency date for crediting the Account may not be later than the date of debiting this amount.
17. Rules of refund of the unauthorised Transaction amount shall apply also if the Transaction is initiated through a PIS Supplier.
18. The Holder may request the Bank to refund the amount of the authorised payment Transaction for goods and services using a Card which has already been executed, if:
 - 1) at the time of the Transaction Authorisation, the exact amount of the Transaction was not determined; and
 - 2) the amount of the transaction is higher than the amount collected in the circumstances, considering the type and value of the User's earlier transactions, the terms and conditions of the Agreement and the circumstances relevant to the case.
19. At the request of the Bank, the Holder shall be obliged to present the factual circumstances indicating the existence of the conditions indicated in paragraph 19.
20. The refund referred to in paragraph 19 shall cover the full amount of the Transaction.
21. In order to demonstrate compliance with the condition referred to in paragraph 19 item 2, the Holder may not invoke reasons related to the exchange of currency if the foreign exchange rate was used to determine the exchange rate.
22. The Holder may apply for the refund referred to in paragraph 19 within 8 weeks of debiting the account.
23. Within 10 business days of the date of receipt of the request for return submitted pursuant to paragraph 16, the Bank shall either return the full amount of the Transaction or justify the refusal to return, indicating the authorities to which the Holder may refer in this regard, if the Holder disagrees with the justification presented by the Bank.
24. If the Bank does not require Strong Authentication, if required to do so by law, the Holder shall not be liable for unauthorised transactions, unless the User acted intentionally.
25. The principles of liability specified in the Agreement shall not exclude the Holder's claims arising from the Agreement and the provisions of the law applicable to the Agreement.

Chapter 6. Exchange rates

§ 47. Rules of application

1. The Foreign Exchange Rates applied by the Bank are set based on mid-market foreign exchange rates for respective currencies applicable on the interbank foreign exchange market, published in Thomson Reuters news service – www.reuters.pl (Mid-market foreign exchange rates), and foreign exchange spreads in force at the Bank.
2. Foreign Exchange Rates are set at the Bank in keeping with the following principles:
 - 1) foreign exchange selling rate (Selling Rate), is determined as the Mid-Market Foreign Exchange Rate plus foreign exchange spread set for selling the currency (Selling Spread), which is calculated as follows: Selling spread = Mid-Market Foreign Exchange Rate x Sales Adjustment Factor
Example: The selling rate of euro, with the average market rate of the euro currency amounting to and the Sales Adjustment Factor of 0.02, is determined as follows:
 Foreign exchange spread of sales = PLN 4.20 x 0.02 = PLN 0.084
 Selling rate of EUR = PLN 4.20 + 0.084 = PLN 4.284;
 - 2) foreign exchange buying rate (Buying Rate), is determined as the Mid-Market Foreign Exchange Rate less foreign exchange spread set for buying the currency (Buying Spread), which is calculated as follows:
 Foreign exchange spread of buying = Mid-Market Foreign Exchange Rate x Buying Adjustment Factor
Example: The buying rate of euro, with an average market exchange rate of PLN 4.20 and a Buying Adjustment Factor of 0.02, is determined in the following manner:
 Foreign exchange spread of buying = PLN 4.116 x 0.02 = PLN 0.084
 Buying rate of EUR = PLN 4.20 - PLN 0.084 = PLN 4.116.
3. The difference between the calculated selling rate and the buying rate of a given currency is the foreign exchange spread, which is the sum of the Foreign exchange spread of sales and the Foreign exchange spread of buying; in the example provided, the foreign exchange spread shall be:
 PLN 4.284 - PLN 4.116 = PLN 0.168.
4. The value of the Buying Adjustment Factor and Sales Adjustment Factor shall be determined by the Bank, depending on the variability of exchange rates on the interbank market, the liquidity of individual currencies and the competitiveness of Exchange Rates offered to Customers, whereas the value determined using these factors shall be:
 - 1) The Foreign exchange spread of sales or the Foreign exchange spread of buying may not exceed 5% of the Mid-Market Foreign Exchange Rate,
 - 2) Foreign exchange spread may not exceed 10% of the Mid-Market Foreign Exchange Rate,
 on the proviso that the value of those factors may change no more often than once per calendar month".
5. Information on the amount of the sell weighting and the buy weighting is:
 - 1) published in the Bank's branches and

- 2) available via the Telephone Customer Service Center and the Telephone Centre, as well as on the website.
6. The Exchange Rate Table shall apply from the date and time indicated in it until the date of entry into force of the next Exchange Rate Table, respectively.
7. On each Business Day, the Bank shall draw up two Foreign Exchange Tables:
 - 1) the first one, applicable from 8:45 a.m. and published at the latest, at 8:40 a.m., and
 - 2) the last, applicable from 4:15 p.m. and published at the latest at 4:10 pm.
8. The Bank may prepare a new Foreign Exchange Table, if the Mid-Market Foreign Exchange Rate for at least one currency listed in the Foreign Exchange Table, in the period between the hours, changed by at least half of the Foreign exchange spread of sales or the Foreign exchange spread of buying compared to the table in effect. In such a case, the Bank shall publish a new table at least 5 minutes before its entry into force.
9. The Exchange Rate Table contains Exchange Rates established on the basis of the Mid-Market Foreign Exchange Rates applicable on the interbank foreign exchange market 15 minutes before the time indicated in the table from which a given table is valid.
10. For Konto Osobiste with a Tariff Plan: Konto Pre mium, Moje Konto Premium, Bankowość Prywatna or Bankowość Prywatna Diamond and in the case of the Auxiliary account for the following transactions:
 - 1) cash payments into the Holder's account;
 - 2) cash withdrawals from the Holder's account;
 - 3) transfer orders from the Holder's account to the accounts held by the Bank's customers;
 - 4) SEPA and TARGET transfers from the Holder's account,
 - 5) PSD transfers from the Holder's account,
 - 6) transfer orders from the Holder's account to accounts in foreign/domestic banks, except for SEPA/TARGET and PSD Transfers;
 - 7) incoming transfer orders to accounts in the Bank, when one of the currencies requiring conversion is euro, US dollar or pound sterling, separate Sales Adjustment Factor and Buying Adjustment Factor are applied in accordance with the principles of determining foreign exchange rates and adjustment factors.
11. Currency conversion in the case of a foreign exchange transfer order, deposit and withdrawal of cash with currency conversion shall be made in accordance with the principles, considering the provisions of paragraph 10:
 - 1) The Bank credits or debits the account with the Transaction amount by converting the currency into zlotys or zlotys into currency with the use of the Exchange Rate Table applicable at the time of conversion, but no earlier than 2 business days before the date of receipt by the Bank of the Order indicated in that transfer,
 - 2) for incoming transfers that constitute pension benefits, credit the account by converting the currency to zlotys using the Exchange Rate Table applicable at the time of crediting the Customer's account, unless the condition described in § 30 paragraph 7 is met,
 - 3) The Bank shall use the following Exchange Rates for conversions of an incoming transfer or a cash deposit:
 - a) where the Transaction currency is a foreign currency and the account credited is the Holder's account in zlotys - the buying exchange rate of the foreign currency,
 - b) where the Transaction currency is zloty and the account credited is the Holder's account in a foreign currency - the selling exchange rate of the foreign currency,
 - c) if the Transaction currency is a foreign currency and the account credited is the Holder's account in another foreign currency:
 - the buying exchange rate of the foreign currency (payment currency) - to convert the payment amount into zlotys, and then
 - the selling exchange rate of the foreign currency (currency of the Holder's account) - in order to convert the payment amount into the currency of the Holder's account,
 - 4) The Bank shall use the following Exchange Rates for the conversion of an outgoing transfer or a cash withdrawal:
 - a) where the Transaction currency is a foreign currency and the account debited is the Holder's account in zlotys - the selling exchange rate of the foreign currency,
 - b) where the Transaction currency is zloty and the account debited is the Holder's account in a foreign currency - the buying exchange rate of the foreign currency,
 - c) if the Transaction currency is a foreign currency and the account debited is the Holder's account in another foreign currency:
 - the buying exchange rate of the foreign currency (currency of the Holder's account) - to convert the payment amount into zlotys, and then
 - the selling exchange rate of the foreign currency (payment currency) - in order to convert the payment amount into the Transaction currency.
12. To convert the sum of fees, commissions and costs charged by the intermediary banks for transfer orders in the foreign currency to the account credited in zlotys - the average exchange rate of the NBP for that foreign currency applicable at the time of conversion.
13. Historical Exchange Rates are published on the website.

Chapter 7. Communication of the parties and complaints

§ 48. Means of communication

1. The Bank and a User may communicate on cases related to the subject matter of the Agreement in Polish, in person, in writing, by telephone or via e-mail, that is:
 - 1) in person at the Bank's branch or by mail to the address of the Bank or branch,
 - 2) personally at the Private Banking Centre or by mail at the

- address of the Bank or the Private Banking Centre,
- 3) by phone through the Call Centre or the Customer Service Contact Centre available 24 hours a day, 7 days a week, at the following numbers: 801 321 123 for domestic calls and +48 22 134 00 00 or +48 500 990 500 for domestic and international calls (charge according to operator's price list),
- 4) by telephone via the Private Line available from Monday to Friday from 8:00 a.m. to 8:00 p.m.,
- 5) through the Internet Banking by the message module, Chat Channel and Video Chat Channel or via the Mobile Application through the Chat and Video Chat Channels,
- 6) via the contact or complaint form placed at the Bank's Internet Website www.bnpparibas.pl,
- 7) through the Chat Channel and Video Chat Channel.
2. Telephone communication may be conducted in English at the Customer's request. Additionally, communication at the Telephone Centre and the Telephone Customer Service Centre may be conducted in Ukrainian at the Customer's request.
3. The Bank operates in branches with which the User may communicate. The contact details of the Bank's branch offices are published on the Bank's website and at branches.

§ 49. Complaints

1. Subject to the provision concerning reservations to the Transaction Summary, the Customer and the person applying for conclusion of the Agreement shall have the right to lodge a complaint addressed to the Bank containing reservations regarding the services provided by the Bank or its activities. In the case of complaints constituting a notification of unauthorised, unperformed or improperly performed Transactions, claims of the Holder against the Bank in respect of such Transactions shall expire if they are not reported within 13 months from the date of execution of the Transaction or from the date on which the Transaction was to be executed.
2. Complaints may be submitted in writing - personally at branches or at the Bank's head office or by mail to the address of the Bank's head office, orally - by phone at the Bank's hotline +48 22 134 00 00 or 500 990 500 - for domestic and external calls or through the Private Line or the Private Banking Centre (charged according to the operator's price list) or personally to be recorded in writing at the branch, electronically - via the Internet Banking or via the complaint form on the website, as well as to the e-mail address of the Bank from the moment of entering such an address to the electronic address database.
3. After the User has lodged a complaint, the Bank shall consider the complaint and provide the User with an answer in writing (by letter) or using another Durable Information Medium, including by e-mail upon the User's request.
4. Pursuant to the Complaint Act, the complaint is considered by the Bank and the reply is provided immediately, no later than within 30 days of the date of the complaint receipt. To observe the deadline it is sufficient to send the reply before its expiry. In order to meet the deadline, it is sufficient to send a reply before the expiry of the deadline. In particularly complicated cases, which make it impossible to consider a complaint and provide an answer within the above deadline, the Bank shall explain the reason for the delay in the information provided to the Borrower, indicate the circumstances that require determination for the case to be considered and specify the expected time for the complaint to be considered and for the reply to be provided, which may not exceed 60 days from the date of receipt of the complaint.
5. Consideration and response by the Bank to complaints concerning Payment Transactions and other payment services under the Act on Payment Services, provided by the Bank, shall be handled in accordance with the principles set forth in paragraph 4 above, however, it may occur no later than within 15 business days from the date of receipt of the complaint, and in particularly complex cases - where it is impossible to consider the complaint and provide a reply within the above deadline, the expected deadline for examining the complaint and providing a reply may not exceed 35 business days from the date of receipt of the complaint. Sending a reply before the expiry of the deadline shall be considered meeting the deadline and, in the case of answers given in writing, sending a letter at the post office of the designated operator, i.e. the operator entrusted with the provision of universal postal services.
6. If it is impossible to handle the complaint due to the need to obtain additional information or documents in this regard, including from other institutions participating in the execution or settlement of the complained Transaction (e.g. another bank - in the case of a complaint concerning a withdrawal at an ATM owned by that bank, or another entity - in the case of a transaction carried out at a sales and service point), the Bank, despite not finalising the complaint procedure, conditionally credits the account with the amount of the complained Transaction. If any complaint proves to be unjustified, the Bank shall debit the Holder's respective Account with the conditional crediting amount.
7. The Bank's complaints procedure does not exclude the User's claims arising from the law provisions applicable to the Agreement. In addition, the User may request that the case be referred back to the Financial Ombudsman, in accordance with the Complaint Act.
8. In the event the Complaint-related claims are not considered by the Bank, the User has the right to appeal to the Bank Customer Advocate.

Chapter 8. Amendment, Termination and Dissolution of the Agreement

§ 50. Amendments to the Agreement

1. The Bank may introduce provisions on new additional services and products offered under the Agreement, binding upon the Holder, provided that the Holder has consented to these services and products and decided to use them.
2. The provisions of the Agreement, including with respect to fees, commissions and variable interest rates, may be amended as a result of occurrence of at least one of the following circumstances:
 - 1) introduction of new or amendments to the applicable law

provisions, or issuance by authorized state bodies of recommendations or interpretations, as well as a specific administrative decision on the manner of these law provisions application - to the extent to which the Bank is obligated to implement or apply such provisions in order to duly perform the Agreement,

- 2) changes in the Bank's products and services related to technical and IT progress, which increase security or facilitate the Holder to use the services and products of the Bank, provided that this ensures duly performance of the Agreement, and makes it necessary to adjust the Agreement provisions,
- 3) changes in the functionality of services or banking products offered by the Bank due to changes in the Bank's IT infrastructure, which do not result in additional obligations on the part of the Holder, to the extent that this necessitates adaptation of the provisions of the Agreement.
3. The Bank shall deliver the notification of the scope of proposed amendments to the Agreement to the Holder no later than 2 months before the proposed date of their entry into force, and in the case of Term Deposits with variable interest rates - no later than 14 days before the proposed date of their entry into force, on a Durable Information Medium or with a statement of transactions in paper form.
4. The Holder shall have the right, prior to the date of the proposed entry into force of the amendments, to terminate the Agreement at no charge with effect from any date until the date such amendments would have been applied.
5. In view of the amendments to the Agreement proposed by the Bank, the Holder may object or terminate the Agreement with immediate effect, without incurring any fees and commissions in this respect prior to the effective date of the amendments. An objection or a notice of termination of the Agreement in such a case may be submitted, at the choice of the Holder, in writing via the Internet Banking, by e-mail from the e-mail address indicated for contact with the Bank or through the Telephone Centre or the Telephone Customer Service Centre, the Private Line, or the Private Banking Centre. If no objection is expressed by the date on which the amendments enter into force, this shall be tantamount to agreeing to the amendments.
6. The submission of an objection by the Holder, but failure to terminate the Agreement, shall result in the expiry of the Agreement (in whole or in part, depending on the Holder's decision) without incurring any fees or commissions on the day preceding the date of entry into force of the proposed amendments.
7. In the case of changes to the information covered by the Message, the Bank shall make the Message available at the Bank's branches and on the Website, and in the case of Holders using the Internet Banking, the information about the change of the Message shall be additionally made available in the system. Unless stipulated otherwise in the Agreement, an amendment to the information contained in the Message shall not constitute an amendment to the Agreement.

§ 51. Termination of the agreement

1. The Holder may terminate the Agreement in whole or in part at any time, provided that in the following cases:
 - 1) Konto Osobiste - with a 1-month notice period or with immediate effect, upon mutual agreement.
 - 2) other Accounts with effect at the end of the Business Day or subject to a notice period agreed between the Parties.
2. The Bank may terminate the Agreement in whole or in part only for important reasons, subject to a 2-month notice period. The Bank may terminate the Agreement in the following cases:
 - 1) withdrawal of the product or service subject to the Agreement from the Bank's servicing, where such withdrawal may take place no earlier than 3 months after the date of the Bank's resignation from offering the product or service to new Customers, of which the Holder shall be notified in the Transaction Summary or in separate correspondence, including on a Durable Information Medium, at least 1 month in advance. In such a case, the notice period may not expire earlier than 4 months after the date of providing such information,
 - 2) seizure of Konto Osobiste at the request of competent authorities - however, in such a case, the Bank may terminate the Agreement only in the part concerning the Card,
 - 3) providing by the Holder, at the conclusion or during implementation of the Agreement, false information that justify the fact that, if the Bank did not act under the influence of the information, it would not conclude the Agreement or would conclude it under other conditions; including the use of false, counterfeit or forged documents,
 - 4) using the account against its intended purpose, i.e. carrying out settlements related to the conducted business activity,
 - 5) failure to provide the Bank with requested information or documents, required under financial security measures applied by the Bank, stipulated in Article 34 paragraph 1 of the Act of 1 March 2018 on Anti-Money Laundering and Counter-Terrorism Financing
 - 6) negative assessment of risk within the meaning of Article 33 paragraph 2 of the Act of 1 March 2018 on Anti-Money Laundering and Counter-Terrorism Financing;
 - 7) violation by the Holder of the law provisions related to anti-money laundering and financing of terrorism, or using the Bank's activity to carry out criminal or related activities,
 - 8) different residence status of the joint account Co-holders
 - 9) the Holder or its attorney placing an Order for the benefit of a recipient included in lists of persons, groups and entities to which specific measures are applied that restrict financial transactions under the European Union law, generally applicable domestic rules and those of the OFAC (Office of Foreign Assets Control in the US Treasury Department), the UNO, likewise the FATF (Financial Action Task Force), or where they are included in such lists themselves.
- 10) The Holder's Account is credited with funds derived from a payment order submitted by a person, group or entity included in lists of persons, groups and entities to which specific

- measures are applied that restrict financial transactions under the European Union law, generally applicable domestic rules and those of the OFAC (Office of Foreign Assets Control in the US Treasury Department), the UN, likewise the FATF (Financial Action Task Force).
- 11) behaviour of the Holder towards the Bank's representatives contrary to the accepted principles of social coexistence, despite receiving a prior written warning on the effects of their behaviour.
 3. Subject to § 50 para. 5, the Agreement termination shall be made in writing or orally with the help of the Telephone Centre, otherwise it shall be rendered null and void. The notice period is counted from the date of serving the notice of termination to the other party.
 4. During the notice period:
 - 1) in whole or in part relating to the maintenance of Accounts
 - The Bank does not open new accounts and does not renew Term Deposits for subsequent Depositing Periods under the terminated Agreement,
 - 2) in the part concerning the management of Term Deposits - the Bank does not open new term deposits and does not renew Term Deposits for subsequent Depositing Periods,
 if the end of the Depositing Period would fall after the expiry of the notice period. The Customer shall have the right to open further Accounts and Term Deposits during this time after concluding a new Agreement with the Bank.
 5. The Holder may submit a declaration of withdrawal of the notice of termination of the Agreement - in such a case, the declaration may be submitted, at the choice of the Holder, in writing via the Internet Banking, by e-mail from the e-mail address indicated for contact with the Bank or through the Telephone Centre or the Telephone Customer Service Centre, the Private Line, or the Private Banking Centre.
 6. The withdrawal of the termination notice may be submitted by the Holder only during the termination notice period.

§ 52. Dissolution of the Agreement

1. Dissolution shall take place in the event of:
 - 1) expiry of the notice period,
 - 2) expiry of the period for which it was concluded - in the part concluded for a definite period,
 - 3) the Holder serving a notice of termination with immediate effect, including in the case of amendments to the Agreement,
 - 4) death of the individual Account Holder, on the date of death,
 - 5) death of the minor joint account Co-holder,
 - 6) death of all joint account Co-holders,
 - 7) 10 years have passed since the date of issue of the last Instruction or execution of last Transaction by the individual Account Holder, concerning the Account or Accounts, save that in the case of concluding an agreement for a definite term, renewal of the agreement as a result of the absence of termination shall not be considered an Instruction if the agreement would be binding for more than 10 years, unless the Agreement on Rachunek Oszczędnościowy or Lokata Terminowa was concluded for a definite term longer than 10 years,
 - 8) conclusion of Rachunek Oszczędnościowy or Lokata Terminowa agreement for a definite period of more than 10 years, if after the lapse of that period the customer fails to submit a separate instruction resulting in the renewal of that agreement,
 - 9) changes in the residence status - in the part concerning Konto Osobiste and Rachunek Walutowy,
 - 10) in the part concerning Autooszczędzanie - on the date of change by the Holder of Konto Osobiste Tariff Plan to a Tariff Plan other than Konto Premium, Moje Konto Premium or Bankowość Prywatna, or dissolution of the Agreement in the part concerning Konto Osobiste,
 - 11) in the part concerning Automatyczna Lokata Overnight - on the date of change by the Holder of the Tariff Plan to a Tariff Plan other than Bankowość Prywatna other or dissolution of the Agreement in the part concerning Konto Osobiste,
 - 12) An agreement under which the Bank operates Konto Samodzielniaka - upon closing by the Bank of the last individual Konto Osobiste of the Statutory Representative, who represented the Minor at the conclusion of this Agreement or who consented to its conclusion by the Minor who reached the age of 13,
 - 13) the Holder's failure to pay the amounts due for at least 6 consecutive months, if the amount of arrears exceeds PLN 15 and at the same time if:
 - a) no credit limit is granted to any of the accounts maintained under the Agreement,
 - b) none of the aforesaid accounts held under the Agreement is an account indicated in the credit agreement as an account intended for servicing the loan (including collection of principal and interest instalments under the credit agreement),
 - c) no individual pension account or Lokata Terminowa is maintained by the Bank for the Holder.
 - 14) lack of turnover, except for periodical addition of interest or collection of commissions and fees, remaining for at least 6 consecutive months in Konto Osobiste, Rachunek Oszczędnościowy or Rachunek Walutowy - excluding Rachunek Walutowy, if the Holder uses the dual-currency Card functionality or if Rachunek Walutowy is also the Associated Account
 - if the balance of funds in the account does not exceed PLN 20, the Holder shall be notified by the Bank after establishing such a circumstance (inactivity for 6 consecutive months), in electronic form (including via text message or e-mail) or in the form of a letter sent to the Holder's correspondence address, of the effects of inactivity in the form of dissolution of the Agreement after one month from the date of sending the notification, if the inactivity in the accounts persists also during that period,
 - 15) failure to make a deposit or a transfer order to Rachunek Oszczędnościowy, Konto Osobiste or Rachunek Walutowy

- within 3 months of the date of conclusion of the Agreement by Internet using a transfer order,
- 16) in the part concerning Rachunek Portfelowy - in the event of a change by the Holder of the Tariff Plan to the Bankowość Prywatna Tariff Plan, but not earlier than after the settlement of all transactions related to portfolio management or dissolution of the agreement on the provision of portfolio management services by the Brokerage Office,
 - 17) inability to apply financial security measures within the meaning of the Act of 1 March 2018 on counteracting money laundering and terrorist financing, other than those indicated in § 1 paragraph 2 item 6 of the Agreement,
 - 18) inability to collect information necessary to report data to the tax authorities of the country in which the Holder is a resident or in respect of which the Holder is a resident or in respect of which such an obligation of the Bank to report exists on the basis of generally applicable laws, after having informed the Holder of the scope of necessary data.
2. Dissolution of the Agreement in the part concerning:
 - 1) Konto Osobiste - shall result in dissolution of the Agreement in the part concerning the Cards, excluding the Card issued to Rachunek Walutowy, Autooszczędzanie, Automatic overnight deposit, the Pakiet Optymalnych Korzyści service, the Auxiliary Account, Term Deposits (unless the Holder has Rachunek Oszczędnościowy dedicated to opening Term Deposits),
 - 2) Auxiliary Account - causes dissolution of the Agreement in the part concerning the Cards issued to this account, and associated with this account: Autooszczędzanie, Automatyczna Lokata Overnight, Pakiet Optymalnych Korzyści,
 - 3) Rachunek Oszczędnościowy - causes dissolution of Term Deposits (unless the Holder has Konto Osobiste) and Cards issued to that account,
 - 4) Currency Account - causes dissolution of Term Deposits in the same currency.
 3. Dissolution of the Agreement in the part concerning Term Deposits shall mean their termination before the end of the Depositing Period, and consequently no interest accrued for the duration thereof shall be paid, unless the offer provides otherwise.
 4. If the notice period expires on a day which is not a Business Day, the Agreement shall be dissolved on the Business Day, which precedes that day.
 5. Upon dissolution of the Agreement, the funds remaining in the Account shall bear no interest. From 1 July 2016, in the case of expanding the Agreement pursuant to paragraph 1 item 7 or 8, in the case of agreements concluded for a definite period, the funds on the Account after the dissolution of the Agreement shall be indexed at the end of the year by the annual average increase in consumer price indices forecast in the Budget Act for a given year.
 6. The Agreement in the part concerning the Card shall expire in the case of its initiation before the expiry of its validity and in the case of the lack of execution of transactions with the Card for a period of at least 12 months, at the date falling 60 days before the expiry of its validity. The Holder may apply for a Card to be issued at any time.

Chapter 9. Miscellaneous

§ 53. Other rights and obligations of the Holder and information provisions

1. The Agreement shall be concluded in Polish. During the period of obligation to terminate the Agreement, the Parties shall communicate in Polish. At the request of the holders of the Bankowość Prywatna Tariff Plan, the Bank will allow concluding the Agreement also in English, and in the event of discrepancies between the two language versions, the Polish version shall prevail.
2. During the term of the Agreement any Holder may request for providing him/her, at any time, with the Agreement stipulations in paper form or on a Read-only Data Carrier.
3. The authority supervising the Bank is the Polish Financial Supervision Authority (KNF). The Holder may lodge a complaint with the PFSa against the Bank's action, if such an action infringes the law.
4. The entity competent for the Bank to conduct proceedings on out-of-court settlement of consumer disputes:
 - 1) where the Bank has undertaken to use such proceedings - shall be a Bank Arbitrator at the Polish Bank Association (website address of the entity: <https://zbp.pl/dla-konsumentow/arbitrator-bankowy/dzialalal-nosc> or another section of the www.zbp.pl site),
 - 2) with respect to which the Bank is obliged to use such proceedings under the Complaint Act - is Financial Ombudsman (website address of the entity: <https://rfj.gov.pl/polubowne>).
 The Holder may use out-of-court settlement of disputes with the Bank pursuant to the entity's procedures for doing so, available on the aforesaid websites.
5. The Holder may use the out-of-court settlement of disputes by the Court of Arbitration at the Polish Financial Supervision Authority, pursuant to procedures available at the entity's website: http://www.knf.gov.pl/regulacje/Sad_Polubowny/ or in another tab of the www.knf.gov.pl site.
6. The holder may use the ODR platform (the online dispute resolution system platform between consumers and traders within the European Union at <http://ec.europa.eu/consumers/odr>) to resolve disputes in connection with the Agreement concluded online. The ODR platform enables the Holder to submit a complaint to the relevant entity (an entity dealing with out-of-court disputes).
7. The President of the Office for Competition and Consumer Protection is the regulatory authority competent in matters of consumers' interests infringement. In individual cases, each Holder may obtain free legal assistance at municipal or district consumer ombudsmen.
8. The law applicable to the Agreement is the law applicable in Poland.
9. The court competent for the settlement of disputes relating to the execution of the Agreement shall be determined in accordance with

the applicable law on jurisdiction, including the act of 17 November 1964 - Code of Civil Procedure ("CCP"). Example: The action shall be brought before the court of first instance in whose jurisdiction the defendant is domiciled. An action against a legal person shall be brought at the place where they are domiciled (see CCP for examples of general territorial jurisdiction being a rule; there is also an optional and exclusive territorial jurisdiction in the form of exceptions to general territorial jurisdiction).

A claim for property against an entrepreneur may be brought before the court in whose jurisdiction the principal establishment or branch of the entrepreneur is located, if the claim is related to the activity of that establishment or branch (see CCP for an example of optional territorial jurisdiction).

10. The User may obtain information about the applicable laws, including the laws indicated in the Agreement, through the website www.dziennikustaw.gov.pl or, in the case of legal acts of the European Union, through the website www.eur-lex.europa.eu.
11. The User shall be obliged to inform the Bank about the change of personal data specified in the Agreement. In the event of a change of the first name or the surname of the Cardholder or Card User, the Cardholder or Card User shall be obliged to submit a separate order to issue a Card, including a Mobile Card, with a new first name/surname.
12. Failure by the Holder to pay the amounts due within the deadline specified in the received request for payment, not shorter than 7 days, shall result in the Bank taking debt collection measures.
13. Cash obtained as a result of debt collection activities shall be classified successively as: costs of debt collection proceedings, fees, commissions, increased interest, outstanding interest, current interest, overdue principal and current principal.
14. The Bank shall provide the service of blocking funds to a third party only on the Account, and any instructions concerning the aforesaid service submitted before 31 August 2023 shall remain in force..
15. The list of fees referred to in the Act of 19 August 2011 on payment services shall be delivered by the Bank in electronic form (to the Holder's e-mail address or via the Holder's Internet Banking) or in paper form by letter.

§ 54. Bank Guarantee Fund (BFG)

1. The Bank participates in the mandatory cash guarantee scheme under the statutory cash guarantee scheme, as defined in the Act of 10 June 2016 on the bank guarantee fund, deposit guarantee scheme and compulsory restructuring.
2. Detailed information on the principles of functioning of the obligation under the Deposit Guarantee scheme, including the subjective and material scope of protection enjoyed under this scheme, is available on the website of the Bank Guarantee Fund (www.bfg.pl), in the information sheet for depositors and on the website.

Chapter 10. [repealed]

§ 55-57. [repealed]

Chapter 11. Fees and commissions

§ 58. Rules of application

1. For the activities related to the performance of the Agreement, the Bank shall charge fees and commissions included in the Tariff, including in accordance with the Tariff Plan chosen by the Holder.
2. Holder of Konto Osobiste may at any time request an amendment to the Tariff Plan. An amendment to the Tariff Plan may result in the replacement of a Card, if a Card dedicated to the existing Tariff Plan differs from the one dedicated to the new Tariff Plan.

Example: If the Tariff Plan is changed from Konto Premium to Konto Otwarte na Ciebie, the Mastercard Gold Debit Card will be replaced with one of the cards available in Konto Otwarte na Ciebie Tariff Plan.
3. The tariff shall also be made available on the Website and at the Bank's branches.
4. The Bank debits the Holder's account with the amount of fees and commissions charged periodically, in accordance with the principles described below and within the deadlines set out in the Message, while other fees and commissions for activities related to the performance of the Agreement - on the date of execution/submission of the application/Instruction/Order/Transaction settlement. Information about the date on which periodic fees are collected can be found in the Message. If the date of a fee charging falls on a day other than the Business Day, the due fee shall be charged on the next Business Day after that day.
5. If there are no Free Funds on the Account to which the fee or commission applies, the Bank shall collect the fee due first from Konto Osobiste, and if there are no Free Funds on that account, then next from Rachunek Walutowy or Rachunek Oszczędnościowy. In the absence of any Free Funds, the Bank shall debit the account with fees and commissions on the date of crediting the account.
6. Periodic fees for activities related to the performance of the Agreement shall be collected by the Bank in arrears, whereas:
 - 1) the first fee for maintaining Konto Osobiste shall be collected after the end of a full calendar month, counting from the date of opening Konto Osobiste, and the Bank shall not collect the monthly fee for maintaining Konto Osobiste for the month in which the account was opened and maintained for less than a full calendar month. In the event of termination of the Agreement on account maintenance by the Bank or the Holder, the fee shall not be charged, unless the Agreement was terminated within 6 months of its conclusion. The fee charged in this respect must not exceed the costs incurred by the Bank in connection with the conclusion of the Agreement.
 - 2) the first monthly fee for handling a Card issued to Konto Osobiste shall be charged after the end of the full calendar month following the month in which the Card application was submitted,
 - 3) The Bank shall not charge a quarterly fee for Pakiet Bankowości

- Prywatnej referred to in paragraph 4 for the quarter in which the Holder acceded to the Bankowość Prywatna Tariff Plan. Example: The Customer acceded to the Bankowość Prywatna Tariff Plan in February. The fee will be charged on the 26th day of June.
7. If the currency of the Order is different from the currency of the Account, the amount of the Order for the purposes of determining the commission shall be the amount debited to the Account and the fee shall be charged in Polish zlotys.
 8. Regardless of the fees or commissions charged by the Bank, the commissions and fees relating to costs charged by intermediary banks participating in the execution of a foreign currency transfer order other than EEA currency transfer - may be charged. Such receivables are charged either by debiting the Holder's Account or by a respective decrease of the order amount.
 9. If the Bank provides the Transaction amount less fees and commissions, it shall indicate the full amount of the Transaction and the amount of fees and commissions collected in the information about this Transaction.
 10. If the activity for which the fee/commission is charged has not been carried out, the Bank shall refund the fee/commission collected by crediting the account of the Holder no later than on the Business Day following the expiry of the deadline within which the activity was to be carried out.
 11. Fees charged periodically shall be due to the Bank for the period of validity of the Agreement. The fees paid in advance shall be reimbursed proportionally.
 12. The Bank may introduce new fees and commissions in the event of introducing new products and services that are binding on the Holder, provided that they have given their consent and use new products and services.
 13. The bank may change the amount of fees and commissions not more frequently than once per calendar quarter and only for important reasons. The Bank shall be entitled to change fees or commissions in the event of a change in the following factors:
 - 1) consumer price index, compared to the previous index for a quarterly or yearly period - by at least 2 percent,
 - 2) costs incurred by the Bank, including those caused by changing the price of energy, telecommunications, postal, it services, interbank settlements, card settlements, Payment Instruments, in relation to the previously applicable price for a given service in the same quarterly period by at least 2 per cent,
 - 3) provisions of law, provided that on the basis thereof the Bank is obliged to adjust fees and commissions or is authorised to collect fees and commissions, or the amended provisions of law have a direct impact on the activities related to the performance of the Agreement.
 14. When changing fees and commissions, the Bank takes into account the direction of change of the factor and makes changes in the fees and commissions affected by the factor.
 15. A change of fees and provisions shall be made in compliance with the terms and the rights of the Holder provided for in the amendments to the Agreement.
 16. The Bank shall be entitled to change the fee and commissions without prior notice, provided that these changes are more favourable to the Holder. The Bank shall inform about the change on the Website, in the Transaction List or on a Durable Information Medium.
 17. As at the Agreement conclusion date, the fees and commissions specified in the Tariff are as follows:
[Tariff]

Table of Commissions and Fees
Bank accounts, Card and electronic access channels for retail customers

Applicable from 2024, April 2nd

CHAPTER I. PRODUCTS IN THE OFFER
Chapter 1. Konto Osobiste, Konto Pomocnicze, Konto Karty Samodzielniaka

COMMISSION TITLE		Konto Osobiste					Konto Pomocnicze Wealth Management	Konto Karty Samodzielniaka ⁹⁾
		Tariff plan						
		Konto Otwarte na Ciebie	Moje Konto Premium	Konto na Teraz	Konto Samodzielniaka ⁴⁾	Private Banking		
Account maintenance – Konto Osobiste, Konto Pomocnicze, Konto Karty Samodzielniaka								
1.	Maintenance of Konto Osobiste in PLN/Konto Pomocnicze/Konto Karty Samodzielniaka in PLN (monthly)	PLN 2,5 or PLN 0 ⁶⁾	PLN 40 or PLN 0 ³⁾	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
2.	Pakiet Bankowość Prywatna (quarterly)	-	-	-	-	PLN 240 ²⁾	-	-
A domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, a transfer of PLN to the Holder's own accounts. Currency transfer order to accounts at the Bank, including own accounts of the Holder and SEPA transfer								
3.	In the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
4.	In the branch/Telephone Centre	PLN 12	PLN 0	PLN 0	PLN 12	PLN 0	PLN 0	PLN 12
5.	Instant transfer (only domestic transfer in PLN in the Internet Banking or in the Mobile Application)	PLN 6	5 first transfers per month: PLN 0, each subsequent: PLN 6	3 first transfers per month: PLN 0, each subsequent: PLN 6	PLN 6	10 first transfers per month: PLN 0, each subsequent: PLN 6	PLN 6	PLN 6
Standing order, payment order								
6.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
7.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
8.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch								
9.	Cash deposit – first in the month	PLN 0	PLN 12 ³⁾	PLN 0	PLN 12 ³⁾	PLN 0	PLN 0	PLN 12 ³⁾
10.	Cash deposit – second and subsequent in the month	PLN 12 ³⁾	PLN 12 ³⁾	PLN 0	PLN 12 ³⁾	PLN 0	PLN 0	PLN 12 ³⁾
11.	Cash withdrawal – first in the month	PLN 0	PLN 12 ³⁾	PLN 0	PLN 12 ³⁾	PLN 0	PLN 0	PLN 12 ³⁾
12.	Cash withdrawal – second and subsequent in the month	PLN 12 ³⁾	PLN 12 ³⁾	PLN 0	PLN 12 ³⁾	PLN 0	PLN 0	PLN 12 ³⁾
BLIK transactions								
13.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	-
14.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	-	PLN 5	PLN 0	PLN 0	-
15.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	-	PLN 5	PLN 0	PLN 0	-
16.	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	-
17.	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	-	PLN 5	PLN 5	PLN 5	-
18.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	-	PLN 5	PLN 5	PLN 5	-
19.	Transfer to phone	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0	-

³⁾ **Moje Konto Premium:** PLN 0, if, in the calendar month preceding the fee collection:

1) the total amount of proceeds for that Konto Osobiste and Rachunek Walutowy maintained under the same Agreement amounted to at least **PLN 10,000**, whereas in the case of inflows in a foreign currency – converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:

a) other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,



- b) credit accounts used for services of credits or loans granted by the Bank to the Holder,
 - c) accounts maintained for the Holder in the GOoptima electronic banking.
- or
- 2) The Holder's savings balance was at least **PLN 100,000**.
- Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
- a) at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
 - Rachunek Walutowy accounts,
 - Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
 - Lokata Terminowa deposits, including investment deposits,
 - b) in units of open domestic and foreign investment funds, including systematic savings schemes, managed by investment fund companies with whom the Bank has a current distribution agreement, purchased by the Holder through the Bank,
 - c) investment insurance with the Insurance Capital Fund,
 - d) funds and securities on accounts of the Brokerage House of BNP Paribas Bank Polska S.A., excluding funds located in the GOoptima electronic banking system or through the www.gooptima.pl website and products which the Holder uses at the Bank in connection with his/her business or professional activity.
- 2) **Bankowość Prywatna:** the Pakiet Bankowość Prywatna fee applies to customers who have concluded the "Framework Private Banking Services Agreement". The fee for the Pakiet Bankowość Prywatna will be cancelled if the Customer uses investment advisory services within the Brokerage House of BNP Paribas Bank Polska S.A. or management of portfolios of financial instruments within the Brokerage House of BNP Paribas Bank Polska S.A.
- 3) The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.
- 4) Individual savings and settlement account with the Bank (Konto Osobiste), held in PLN, solely for the benefit of a person under the age of 18 and without full legal capacity, residing in the territory of the Republic of Poland, who is a tax resident and at the same time a Polish or Ukrainian citizen, or Swiss citizen, or a citizen of one of the EEA countries ("Minor").
- 5) Individual savings and settlement account at the Bank, held in PLN, solely for the benefit of a person with full legal capacity, who is the statutory representative of the Minor for whom Karta Samodzielniaka and/or Mikrokarta Samodzielniaka is to be issued for this account. Konto Karty Samodzielniaka May only be maintained for the purpose of issuing Karta Samodzielniaka and/or the Mikrokarta Samodzielniaka to a minor and settling transactions made with these cards.
- 6) The fee for maintaining the Konto Otwarte na Ciebie account is PLN 0, provided that the Holder has met the conditions specified in the Regulations of the Special Offer "Account for PLN 0" at BNP Paribas Bank Polska S.A.

Chapter 2. Savings accounts

No	COMMISSION TITLE	Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe)	Autooszczędzanie
1.	First in the month: 1) domestic transfer order in PLN to the bank in Poland and to accounts in the Bank 2) a transfer order in PLN to the Holder's own accounts 3) cash withdrawal 4) SEPA transfer (only made using the Internet Banking or at a branch)	PLN 0	PLN 0 (only transfer to the Holder's own accounts)
2.	Subsequent one/s in the month:		
	1) a transfer order in PLN to the Holder's own accounts, executed by:		
	a) Bank branch	PLN 12	PLN 12
	B) Internet Banking/Telephone Centre	PLN 0	PLN 0
	2) domestic transfer order in PLN to a bank in Poland and to accounts in the Bank (this also applies to transfers to ZUS and US) and SEPA transfer, executed by:		
	a) Bank branch	PLN 12	-
b) Internet Banking	PLN 12	-	
C) Telephone Centre (not applicable to SEPA transfer)	PLN 12	-	
3) cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	-	
3.	Currency transfer order to accounts in the Bank, including own accounts of the Holder, carried out by:		
	a) Bank branch	PLN 12	-
	b) Internet Banking	PLN 0	-
4.	Cash deposit	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	-
5.	Modification of a standing order in the Internet Banking ¹⁾	PLN 0	-
6.	Execution of a standing order/debiting the account with the amount of the payment order received ¹⁾	PLN 0	-

¹⁾ for standing orders and payment orders established before 9.11.2019.



Chapter 3. Rachunek Walutowy accounts and Rachunek Portfelowy accounts

No	COMMISSION TITLE	Rachunek Walutowy	Rachunek Portfelowy
1.	Account maintenance (monthly)	PLN 0	PLN 0
2.	Domestic transfer order in PLN to the bank in Poland and to the accounts in the Bank, transfers in PLN to the Holder's own accounts and SEPA transfer Currency transfer order to accounts in the Bank, including own accounts of the Holder	In accordance with the Tariff Plan for Konto Osobiste PLN 12 in a branch / PLN 0 in the Internet Banking – if the Customer does not hold Konto Osobiste	PLN 0
3.	a) Cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other customers: first payment in the month: PLN 0, each subsequent: PLN 12	-
	b) Cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	-
4.	Currency transfer order in USD or EUR to mBank's accounts within the scope of the DPM service	-	PLN 0

Chapter 4. Debit cards for products offered – Konto Otwarte na Ciebie, Moje Konto Premium, Bankowość Prywatna, Konto Pomocnicze Wealth Management, Bankowość Prywatna (Rachunek Walutowy w EUR), Rachunek Walutowy w EUR (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN/ACCOUNT	Konto Otwarte na Ciebie						Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR		
		Mastercard Karta Otwarta na Dzisiaj	Mastercard Karta Otwarta na eŚwiat	Mastercard Karta Otwarta na Świat	Karta Visa Filmowa ¹⁷⁾	Karta tenisowa Visa ¹⁸⁾	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa	Moja Karta Premium Mastercard	Karta tenisowa Visa	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)		
Use of a debit card – Holder																	
1.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
2.	Debit card processing (monthly)	PLN 7 or PLN 0 ³⁾	PLN 8	PLN 12	PLN 7 or PLN 0 ³⁾	PLN 7 or PLN 0 ³⁾	PLN 8 or PLN 0 ⁴⁾	PLN 7	PLN 10	PLN 5	PLN 0	PLN 7 or PLN 0 ³⁾	PLN 0	PLN 0	PLN 0	EUR 0	-
3.	Debit card processing (yearly)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	EUR 10
Use of debit card – Attorney																	
4.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	-	-	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
5.	Debit card processing (monthly)	PLN 7	PLN 8	PLN 12	-	-	PLN 8 or PLN 0 ⁴⁾	PLN 7	PLN 10	PLN 5	PLN 0	PLN 7	PLN 0	PLN 0	PLN 0	EUR 0	-
6.	Debit card processing (yearly)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	€10
Cash withdrawal from ATMs																	
7.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
8.	Planet Cash in Poland	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 8	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
9.	Euronet in Poland	PLN 7 ⁵⁾	PLN 0	PLN 0	PLN 7 ⁵⁾	PLN 7 ⁵⁾	PLN 8	PLN 8	PLN 0	PLN 0	PLN 0	PLN 7 ⁵⁾	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2



No	TARIFF PLAN/ACCOUNT	Konto Otwarte na Ciebie							Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR	
Account debit card		Mastercard Karta Otwarta na Dzisiaj	Mastercard Karta Otwarta na eŚwiat	Mastercard Karta Otwarta na Świat	Karta Visa Filmowa ¹⁷⁾	Karta tenisowa Visa ¹⁸⁾	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa		Moja Karta Premium Mastercard	Karta tenisowa Visa	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)	
10.	Other in Poland and abroad in EUR in EEA countries	PLN 7 ⁵⁾	PLN 0	PLN 0	PLN 7 ⁵⁾	PLN 7 ⁵⁾	PLN 8	PLN 8	PLN 0	PLN 0	PLN 0	PLN 7 ⁵⁾	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
11.	BNP Group abroad	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
12.	Global Alliance abroad:	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
13.	Other abroad	3% min. PLN 12	3% min. PLN 12	PLN 7	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12	3% min. PLN 12 ¹³⁾	PLN 0	PLN 0	3% min. PLN 12	PLN 0	PLN 0	PLN 0	EUR 2	EUR 2
Cash deposit in a CDM (the service is not available for mobile cards)																	
14.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	-
15.	Planet Cash in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	-
16.	Euronet in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	-
Other debit card operations																	
17.	Checking the balance at the ATM	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
18.	Pay by card and withdraw/ Visa Cash Back	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 0	PLN 0	-	EUR 0	EUR 0
Other fees and commissions																	
19.	Issuing a debit card in place of the one locked at the Customer's request (application)	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
20.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	5% of the transaction value	5% of the transaction value	-	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of value transactions ¹³⁾	-	5% of the transaction value	5% of value transactions ¹³⁾	-	5% of the transaction value	-	-
21.	Replacement of the card with another type of card by the Cardholder with the Tariff Plan: Konto Otwarte na Ciebie ⁷⁾	PLN 25	PLN 25	PLN 25	PLN 25	PLN 25	PLN 0	PLN 0	PLN 0	-	-	-	-	-	-	-	-
22.	Assignment of a PIN in the Electronic Access Channels	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	EUR 0
23.	Delivery of the PIN by post ¹⁵⁾	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 0	PLN 0	PLN 0	EUR 0	EUR 4
24.	Delivery of a debit card or a PIN by courier service ¹⁵⁾	according to actual costs, min. PLN 35											PLN 0	PLN 0	PLN 0	EUR 0	according to actual costs, min. EUR 7



No	TARIFF PLAN/ACCOUNT	Konto Otwarte na Ciebie							Moje Konto Premium			Private Banking, Konto Pomocnicze Wealth Management			Bankowość Prywatna (Currency Account EUR)	Rachunek Walutowy w EUR	
Account debit card		Mastercard Karta Otwarta na Dzisiaj	Mastercard Karta Otwarta na eŚwiat	Mastercard Karta Otwarta na Świat	Karta Visa Filmowa ¹⁷⁾	Karta tenisowa Visa ¹⁸⁾	Mastercard Card (delisted as of 9.11.2019)	Mastercard Debit (delisted as of 9.11.2019)	Karta Mastercard Multiwalutowa		Moja Karta Premium Mastercard	Karta tenisowa Visa	Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	MasterCard Card (delisted on 9.11.2019)	
25.	Regeneration of PIN by the Bank ^{9) 15)}	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	EUR 0	EUR 2
26.	Non-cash transaction related to a game of chance, including: in a casino, online casino, game room, bookmaker, totalizer or entity organizing a lottery – transactions at businesses with MCCs (Merchant Category Codes): 7511, 7801, 7802, 7995	4% of the transaction value															
27.	Non-cash transaction performed as a money transfer (in financial and non-financial institutions) – transactions at businesses with MCCs (Merchant Category Codes): 4829, 6050 and 6051	From April 1, 2024 to December 31, 2024, the commission is 2% of the transaction value. From January 1, 2025, the commission is 4% of the transaction value															
Insurance to cards																	
28.	“CYBER Pomoc” Insurance ⁹⁾	-	PLN 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29.	“Travel Cancellation” insurance ¹⁶⁾	-	-	PLN 0	-	-	-	-	-	-	PLN 0	-	-	-	-	-	-
30.	“Karta Bez Ryzyka” Insurance ¹⁰⁾	-	-	-	-	-	PLN 1.99	PLN 1.99	-	-	-	-	-	-	-	-	-
31.	“Twoja Karta bez Ryzyka” Insurance ¹¹⁾	-	-	-	-	-	-	-	-	-	-	-	-	-	PLN 0	EUR 0	EUR 0
32.	“Bezpieczna Karta” Insurance ¹²⁾	-	-	-	-	-	PLN 6.50	PLN 6.50	-	-	-	-	-	-	-	-	EUR 1.5

¹⁾ Repealed.

²⁾ Repealed.

³⁾ Debit card fee shall be PLN 0, if: Debit card fee shall be PLN 0 if:

- a) at least 3 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection
or
- b) The Card User is under 26 years of age,
or
- c) The Master Agreement for Bank Accounts, Card and Electronic Access Channels was concluded in the manner and on the terms and conditions set forth in the “Regulations for concluding the Agreement with the use of a Bank Starter and the “Bank Starter” bonus sales at BNP Paribas Bank Polska S.A.”.

⁴⁾ The fee for a debit card shall be PLN 0, if at least 8 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.

⁵⁾ The fee shall not be charged if the Card User is under 26 years of age.

- ⁶⁾ Repealed.
- ⁷⁾ The fee shall not be charged in the case the card is replaced with one that has a higher monthly fee for debit card processing.
- ⁸⁾ The fee shall not be charged if the regeneration of the PIN concerns an inactivated card.
- ⁹⁾ The terms and conditions of the "CYBER Pomoc" insurance shall specify: "Specific terms and conditions of CYBER Pomoc Group Insurance help for Customers of BNP Paribas Bank Polska S.A."
- ¹⁰⁾ The "Karta Bez Ryzyka" insurance delisted as of 1.12.2013, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply.
- ¹¹⁾ The "Twoja Karta Bez Ryzyka" insurance delisted as of 9.11.2019, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply. Applicable only to cards issued under the Pakiet Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond – for cooperation agreements concluded since 1.10.2012 as part of the activity acquired by BNP Paribas Bank Polska S.A. as a result of a demerger of the entity with KRS number 14540.
- ¹²⁾ The "Bezpieczna Karta" insurance refers to insurance contracts concluded until 31.03.2015, to which the following apply: General terms and conditions of the "Bezpieczna Karta – Bank BNP Paribas" Group Insurance.
- ¹³⁾ The fee is not charged when the payment transaction is executed from an associated account held in the currency in which the transaction is executed.
- ¹⁴⁾ Repealed.
- ¹⁵⁾ The fee does not apply to a Mobile Card.
- ¹⁶⁾ Terms of the "Rezygnacja z Podróży" insurance are specified in the "Specific Terms and Conditions of the 'Rezygnacja z Podróży' Insurance for Customers of BNP Paribas Bank Polska S.A."
- ¹⁷⁾ Karta Visa Filmowa is offered in physical form or as a Mobile Card to the Konto Otwarte na Ciebie Account held in the name of a single person, only at the time of conclusion of the Agreement for that account. However, prior to the conclusion of this Agreement, the applicant must not be a party to any other Agreement with the Bank under which the Personal Account is maintained. From 1 July 2023 to 30 September 2023, the Karta Visa Filmowa was issued exclusively as a Mobile Card, and from 1 October 2023 the customer can also apply for the Karta Visa Filmowa Card in physical form. Therefore, if at the time of the conclusion of the Agreement on the basis of which the Konto Otwarte na Ciebie Account was/will be opened, the Customer only applied for a Mobile Card, he/she may apply for a Karta Visa Filmowa Card in physical form at a later date. In addition, if at the time of the conclusion of the Agreement on the basis of which Konto Otwarte na Ciebie Account is/is to be opened, the Customer has applied only for Karta Visa Filmowa in physical form, he/she may apply for a Mobile Card at a later date.
- ¹⁸⁾ Karta tenisowa Visa is offered to Konto Otwarte na Ciebie account, held in the name of one person, only at the time of conclusion of the Agreement for this account. However, prior to the conclusion of the aforementioned Agreement, the applicant may not be a party to any other Agreement with the Bank under which a personal account is maintained. Therefore, if at the time of concluding the Agreement under which the Konto Otwarte na Ciebie account has been/will be opened the Customer has applied only for a Mobile Card, they may apply for a Visa Tennis Card in physical form at a later date. In addition, if at the time of concluding the Agreement on the basis of which the Konto Otwarte na Ciebie account has been/is to be opened, the Customer has applied only for a Visa Tennis Card in physical form, then they may apply for a Mobile Card at a later date.

Debit cards for products offered – Konto Samodzielniaka and Konto Karty Samodzielniaka

No	TARIFF PLAN/ACCOUNT	Konto Samodzielniaka	Konto Karty Samodzielniaka	
		Karta do Dorosłości	Karta Samodzielniaka	Samodzielniak Microcard
Account debit card				
1.	Card issue and renewal after expiry		PLN 0	
2.	Debit card processing (monthly)	PLN 0	PLN 0	PLN 1
3.	Debit card processing (yearly)		-	
Cash withdrawal from ATMs				
4.	Located in the Bank's branch office		PLN 0	
5.	Planet Cash in Poland		PLN 0	
6.	Euronet in Poland		PLN 0	
7.	Other in Poland and abroad in EUR in EEA countries		PLN 0	
8.	BNP Group abroad		PLN 0	
9.	Global Alliance abroad:		PLN 0	
10.	Other abroad		PLN 10	
Cash deposit in a CDM				
11.	Located in the Bank's branch office		PLN 0	
12.	Planet Cash in Poland – if the Bank provides such a service		0.5% min. PLN 10	
13.	Euronet in Poland – if the Bank provides such a service		0.5% min. PLN 10	
Other debit card operations				
14.	Checking the balance at the ATM		PLN 0	
15.	Pay by card and withdraw		PLN 1	
Other fees and commissions				
16.	Issuing a debit card to replace the one cancelled at the request (request) of the Customer		PLN 0	
17.	Assignment of a PIN in the Electronic Access Channels		PLN 0	



18.	Delivery of a debit card by courier service	according to actual costs, min. PLN 35
19.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	5% of the transaction value

Debit card for products offered – Konto na Teraz (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN/ACCOUNT	Konto na Teraz
Account debit card		Mastercard Karta Otwarta na Dzisiaj
Use of a debit card – Holder		
1.	Card issue and renewal after expiry	PLN 0
2.	Debit card processing (monthly)	PLN 0
3.	Debit card processing (yearly)	-
Use of debit card – Attorney		
4.	Card issue and renewal after expiry	PLN 0
5.	Debit card processing (monthly)	PLN 0
6.	Debit card processing (yearly)	-
Cash withdrawal from ATMs		
7.	Located in the Bank's branch office	PLN 0
8.	Planet Cash in Poland	PLN 0
9.	Euronet in Poland	PLN 0
10.	Other in Poland	PLN 0
Cash deposit in a CDM (the service is not available for mobile cards)		
11.	Located in the Bank's branch office	PLN 0
12.	Planet Cash in Poland	PLN 0
13.	Euronet in Poland	PLN 0
Other debit card operations		
14.	Checking the balance at the ATM	PLN 0
15.	Pay by card and withdraw	PLN 0
Other fees and commissions		
16.	Issuing a debit card in place of the one locked at the Customer's request (application)	PLN 0
17.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	PLN 0
18.	Assignment of a PIN in the Electronic Access Channels	PLN 0
19.	Delivery of the PIN by post	PLN 0
20.	Delivery of a debit card or a PIN by courier service	PLN 0
21.	Regeneration of PIN by the Bank	PLN 0



PART II. OTHER ACTIVITIES RELATED TO THE HANDLING OF PERSONAL ACCOUNTS, SAVINGS ACCOUNTS, CURRENCY ACCOUNTS AND PORTFOLIO ACCOUNTS (APPLICABLE TO ALL PRODUCTS AND TARIFF PLANS – OFFERED AND HANDLED)

Account servicing activities ordered in the Internet Banking System, in writing, orally, by e-mail, by telephone or fax, if the Agreement allows for such a form of (if the Bank maintains Konto Osobiste for the Holder (s) – fees from all accounts of the Holder (s) are collected in accordance with the Tariff Plan specified below and chosen by the Holder (s))		
1.	Amendment of the Tariff Plan	
2.	Conversion of an individual account into a shared account, a shared account into an individual account, adding or removing a joint account holder (not available if any of the Customers has a credit product, credit card, IKE account or a bailiff attachment blockade)	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – other Customers
3.	Instruction in the event of death – acceptance, change	
4.	Notification about a refusal to execute an order, provided by phone	
5.	Restatement of transactions (statement) from the account (copy sent or made available electronically), statement of account history. The price concerns up to 20 pages of the document, above which it is determined on a case-by-case basis	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 18 – other Customers
6.	Copy of the transfer order confirmation(s). The price concerns up to 20 pages of the document, above which it is determined on a case-by-case basis	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 20 – Konto Komfortowe, PLN 30 – other Customers
7.	Standing order – submission	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, PLN 25 – other customers
8.	Standing order – modification	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe) ¹⁾ , Escalation ¹⁾ , Konto z zyskiem ¹⁾ , PLN 25 – other Customers
9.	Payment order – accepting an instruction to block debiting the account due to payment order	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond, Konto Komfortowe, PLN 25 – other customers
10.	Drawing up, at the request of the Customer, a certificate or letter related to the processing of the products covered by the Master Agreement (from each document)	PLN 0 – Konto na Teraz, PLN 50 – other customers Drawing up a certificate of balance on the account via GOonline: PLN 0 - Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other Customers Drawing up a bank account certificate via GOonline: PLN 0 - Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other Customers
11.	Introduction of changes in cash settlements on the Holder's account (s) in connection with bankruptcy proceedings against the Holder	PLN 0 – Konto na Teraz, PLN 50 – other customers
12.	Drawing up copies, confirmations, accounting documents, photocopies of documents, duplicates of documents other than transaction summaries (statements), transaction history and transaction confirmation (from each document)	PLN 0 – Konto na Ciebie, PLN 30 – Konto Komfortowe, PLN 50 – other Customers
Currency transfer order		
13.	A foreign exchange transfer order to selected BNP Paribas Group banks using the SHA * cost option in the Internet Banking (does not apply to SEPA transfer) <i>* The list of these banks is made available by the Bank on the Bank's website: https://www.bnpparibas.pl/repozytorium/umowy-i-regulaminy/produkty-banku-bnp-paribas-sa</i>	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Plan Aktywny, Konto Premium, Moje Konto Premium, PLN 5 – Konto Maksymalne, Konto Otwarte na Ciebie, Konto Komfortowe, Konto Samodzielniaka, Konto Karty Samodzielniaka, PLN 10 – Konto Optymalne, Konto Dobrze Dobrane, Pakiet M, Pakiet L, PLN 30 – other customers
14.	A SEPA Urgent transfer in the Internet Banking (the total cost of service provision; the cost of service provision consists of a fee for the execution of the aforesaid payment transaction and the Customer choosing the urgent procedure for its execution)	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Plan Aktywny, Konto Premium, Moje Konto Premium PLN 10 – Konto Maksymalne, Konto Otwarte na Ciebie, Konto Komfortowe, Konto Samodzielniaka, Konto Karty Samodzielniaka, PLN 15 – Konto Optymalne, Konto Dobrze Dobrane, Pakiet M, Pakiet L, PLN 35 – other customers
15.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder and SEPA transfer) from bank accounts of any kind in the case of using the SHA cost option in the Internet Banking	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – Konto Komfortowe, 0.20% of the order amount, min. PLN 30, max. PLN 200 – other customers
16.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder) from bank accounts of any kind in the case of using the OUR cost option in the Internet Banking <i>The OUR cost option is not available for foreign exchange transfers to countries of the European Economic Area and Switzerland.</i>	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 35 – Konto Komfortowe, 0.20% of the order amount, min. PLN 30, max. PLN 200 – other customers
17.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder and SEPA transfer) from bank accounts of any kind in the case of using the SHA cost option in the branch, the Private Line and the Telephone Centre	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.35% of the order amount, min. PLN 60, max. PLN 200 – other customers



18.	Currency transfer (except for transfer to accounts at the Bank and transfer to own accounts of the Holder) from bank accounts of any kind in the case of using the OUR cost option in the branch, the Private Line and the Telephone Centre <i>The OUR cost option is not available for foreign exchange transfers to countries of the European Economic Area and Switzerland.</i>	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.35% of the order amount, min. PLN 60, max. PLN 200 – other customers
19.	Additional activities if the foreign exchange transfer does not meet the STP standard ²⁾ (does not apply to a SEPA transfer)	PLN 150
20.	Fees collected after receiving a telecommunications order by the Bank and before sending it to another bank or before crediting the beneficiary's account maintained at the Bank: a) correcting the data of an outgoing foreign exchange transfer at the request of the payer, if possible b) cancellation of an outgoing foreign exchange transfer at the request of the payer, if possible	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers in the case of a SEPA transfer, PLN 50 – in other cases
21.	Fees collected after sending a telecommunications order by the Bank to another bank or after crediting the beneficiary's account maintained at the Bank: a) correcting the data of an outgoing foreign exchange transfer at the request of the payer – applicable to all foreign exchange transfers b) recovery of funds in the event of a request for recovery by the payer in connection with the provision of an incorrect unique identifier – applies to PSD currency transfers c) cancellation or refund of an outgoing foreign exchange transfer for reasons beyond the control of BNP Paribas Bank Polska S.A. – applies to all foreign currency transfers d) clarification, at the Customer's request, of the details of the outgoing or received currency transfer, confirmation of crediting the recipient's account, clarification accrued costs and providing other explanations – applies to all foreign currency transfers	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers in the case of a SEPA transfer, PLN 100, max. 50% of the order amount + costs of third-party banks, if any – in other cases
22.	Additional fee for a currency transfer from a bank account of any type if the costs of intermediary banks are covered by the payer – cost option: OUR . The fee is charged to the payer.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.15% of the order amount, min. PLN 100, max. PLN 400 – other customers
23.	Currency transfer made from bank accounts of any kind if the costs of BNP Paribas Bank Polska S.A. and the costs of intermediary banks are covered by the recipient – cost option: BEN . The fee is charged to the recipient.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.55% of the order amount, min. PLN 150, max. PLN 500 – other customers
24.	Accelerated currency transfer from bank accounts of every type (in the case of the BEN cost option, the amount of the commission shall be charged to the recipient). Does not apply to a SEPA transfer.	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, 0.55% of the order amount, min. PLN 150, max. PLN 500 – other customers
24.1	Target transfer, executed in the Internet Banking	up to EUR 250,000 – PLN 40, above EUR 250,000 – PLN 15
Other fees		
25.	SMS Notification <i>The fee shall not apply to the transfer of authorisation codes and reminders about reassignment of a Card with a dual-currency functionality by means of SMS messages</i>	PLN 0 – Bankowość Prywatna, PLN 0.20 – other Customers Konto na Teraz - service not available
26.	GOalert Service – SMS notification Package ³⁾	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 5 – other Customers Konto na Teraz - service not available
27.	Transaction summary (statement) in paper form next to the electronic one	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 6 – other Customers
28.	Return of a domestic transfer order in PLN sent by the ELIXIR system for reasons beyond the control of BNP Paribas Bank Polska S.A., e.g. incorrect account number, transfer to a closed account, other reasons	PLN 0 – Konto na Teraz, PLN 5 – other customers
29.	Fees for domestic transfer order in PLN: a) cancellation of the transfer, if possible b) recovery in the event of a request for recovery by the payer following an incorrect unique identifier c) request for return of the transfer made in accordance with the payer's instruction, if a correct unique identifier is provided d) clarification of payment details, confirmation of crediting the recipient's account, correction and provision of other explanations regarding the transfer	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 25 – other customers
30.	Domestic transfer order in PLN to a bank in Poland made via the SORBNET2 system in the amount of less than PLN 1,000,000	PLN 0 – Konto na Teraz, Bankowość Prywatna Diamond, PLN 10 – Bankowość Prywatna, PLN 25 – other Customers
31.	Domestic transfer order in PLN to a bank in Poland made via the SORBNET2 system in the amount equal to or greater than PLN 1,000,000 <i>The fee shall not be charged in the case of payment of an order to purchase participation units of investment funds placed in GOonline Internet Banking, and the order is executed via the SORBNET2 system.</i>	PLN 0 – Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Premium, PLN 15 – other Customers
32.	Disbursement above the amount specified in the message without prior notification (advising) Failure to collect the ordered (advised) withdrawal amount / part of the amount – fees shall be charged on the entire amount, advice shall be given in writing or by telephone, the fee shall not be charged if the funds originate from Lokata Terminowa on the business day following the end of the investment period, the fee shall be charged in the case of loan disbursement.	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, 1% – other Customers
33.	Incoming transfer (PSD Transfer and Cross-Border Transfer) order for social (pension) benefits – not more than 50% of the transfer amount	PLN 0 – Konto na Teraz, 1.50% min. PLN 50, max. PLN 300 – other customers

33.1	Tax re-settlement of social (pension) benefits (item 33, at the Customer's request, for reasons independent of the Bank)	PLN 50
34.	Accepting, executing, changing the instructions concerning the blocking of funds on Lokata Terminowa/payment account in order to secure agreements concluded by the holders. Does not apply to agreements to which BNP Paribas Bank Polska S.A. is a party	PLN 0 – Konto na Teraz, Bankowość Prywatna, Bankowość Prywatna Diamond, PLN 50 – other Customers
35.	Pakiet Optymalnych Korzyści ⁴⁾	PLN 0

¹⁾ For standing orders established before 9.11.2019

²⁾ A NON-STP transfer is a currency transfer in whose contents any of the following deficiencies or errors are identified:

- a) incorrect SWIFT code (BIC) of the recipients' bank,
- b) the account number provided is not compliant with the IBAN standard – for payments to the countries where the standard is required,
- c) incorrect format of the order (i.e. data provided in incorrect fields).

³⁾ The service is provided on the terms and conditions set forth in the "Regulations of the "GOalert – SMS Notification Package" Service at BNP Paribas Bank Polska S.A." (including continuation of the SMS Alerts Service offered on the terms and conditions set forth in the "Regulations of the "SMS – Alerts" Service at BNP Paribas Bank Polska S.A.").

⁴⁾ Pakiet Optymalnych Korzyści – automatic internal transfer orders between Rachunek Oszczędnościowy and Konto Osobiste. Service delisted as of 9.11.2019

PART III. PRODUCTS IN SUPPORT

Chapter 1a. Konto Osobiste in support – offered until 7 April 2019

COMMISSION TITLE		Tariff plan		
		Konto Optymalne	Konto Maksymalne	Konto Premium
Account maintenance – Konto Osobiste				
1.	Maintenance of Konto Osobiste in PLN (monthly)	PLN 0	PLN 0	PLN 29 or PLN 0 ¹⁾
A domestic transfer order in PLN to a bank in Poland and to accounts in the Bank, a transfer of PLN to the Holder's own accounts. Currency transfer order to accounts at the Bank, including own accounts of the Holder and SEPA transfer				
2.	In the Internet Banking	PLN 0	PLN 0	PLN 0
3.	In the branch/Telephone Centre	PLN 12	PLN 12	PLN 12
4.	Instant transfer (only domestic transfer in PLN in the Internet Banking or the Mobile Application)	PLN 6	PLN 6	PLN 6
Standing order, payment order				
5.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0
6.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0
7.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch				
8.	Cash deposit – first in the month	PLN 12 ²⁾	PLN 12 ²⁾	PLN 12 ²⁾
9.	Cash deposit – second and subsequent in the month	PLN 12 ²⁾	PLN 12 ²⁾	PLN 12 ²⁾
10.	Cash withdrawal – first in the month	PLN 12 ²⁾	PLN 12 ²⁾	PLN 12 ²⁾
11.	Cash withdrawal – second and subsequent in the month	PLN 12 ²⁾	PLN 12 ²⁾	PLN 12 ²⁾
BLIK transactions				
12.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	PLN 0
13.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5
14.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5
15.	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	PLN 0
16.	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	PLN 5
17.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	PLN 5



18. Transfer to phone	PLN 0	PLN 0	PLN 0
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- ¹⁾ **Konto Premium:** PLN 0, if in the calendar month preceding the fee collection:
- the total amount of proceeds for that Konto Osobiste and Rachunek Walutowy maintained under the same Agreement amounted to at least **PLN 10,000**, whereas in the case of inflows in a foreign currency – converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:
 - other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,
 - credit accounts used for services of credits or loans granted by the Bank to the Holder,
 - accounts maintained for the Holder in the GOoptima electronic banking.
 or
 - The Holder's savings balance was at least **PLN 100,000**
Savings balance – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
 - at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
 - Rachunek Walutowy accounts,
 - Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
 - Lokata Terminowa deposits, including investment deposits,
 - in units of foreign and domestic open-end investment funds including the plans of systematic saving, managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,
 - investment insurance with insurance capital fund,
 - funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A. excluding funds placed in the GOoptima electronic banking system or via www.gooptima.pl and products used by the Holder in the Bank in connection with their business or professional activity
 or
 - if the Holder has also concluded the Framework Private Banking Services Agreement.
- ²⁾ The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.

Chapter 1b. Konto Osobiste in support - remaining

COMMISSION TITLE		Tariff plan							
		Active Plan	Konto Dobrze Dobrane	Pakiet S	Pakiet M	Pakiet L	PKZP ⁵⁾ , Parents Associations, SKO ³⁾	Konto Komfortowe	Bankowość Prywatna Diamond
Account maintenance – Konto Osobiste									
1.	Maintenance of Konto Osobiste in PLN (monthly)	PLN 29 or PLN 0 ¹⁾	PLN 15 or PLN 0 ²⁾	PLN 15 or PLN 0 ³⁾	PLN 15 or PLN 0 ⁴⁾	PLN 29	PLN 20 PKZP, PLN 6.5 Parents Associations and SKO	PLN 20 or PLN 0 ⁶⁾	-
2.	Pakiet Bankowość Prywatna Diamond (monthly)	-	-	-	-	-	-	-	PLN 100 or PLN 0 ⁷⁾
Transfer order in PLN to the Holder's own accounts, currency transfer to the Holder's own accounts									
3.	In branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0	PLN 12	PLN 0
4.	At the Call Centre	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0	PLN 12	PLN 0
5.	In the Internet Banking / Bankofon	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
Domestic transfer order in PLN to a bank in Poland and to accounts in the Bank. Currency transfer order to accounts at the Bank other than the Holder's own accounts and SEPA transfer									
6.	In branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 4	PLN 12	PLN 0
7.	At the Call Centre	PLN 12	PLN 12	PLN 12	PLN 12	PLN 12	PLN 3	PLN 12	PLN 0
8.	<i>Repealed</i>	-	-	-	-	-	-	-	-
9.	In the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 1.5	PLN 0	PLN 0
10.	Instant transfer (only domestic transfer in PLN in the Internet Banking or the Mobile Application)	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	PLN 6	10 first transfers per month: PLN 0 each subsequent: PLN 6
Standing order, payment order									
11.	Placing a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0



12.	Modification of a standing order in the Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
13.	Execution of a standing order/debiting the account with the amount of the payment order received	PLN 0	PLN 0	PLN 0 / PLN 0.5	PLN 0 / PLN 0.5	PLN 0	PLN 1.5 / PLN 2	PLN 0	PLN 0
Cash operations in PLN and foreign currency at the Bank's branch									
14.	Cash deposit	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 0	PLN 12 ⁹⁾	PLN 0
15.	Cash withdrawal	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 12 ⁹⁾	PLN 0	PLN 12 ⁹⁾	PLN 0
Insurance									
16.	Concierge Insurance ⁸⁾	-	-	-	-	-	-	-	PLN 0
17.	Assistance Insurance / Assistance Diamond Insurance ⁸⁾	-	-	-	-	-	-	-	PLN 0
BLIK transactions									
18.	Cash deposit in a cash deposit machine located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
19.	Cash deposit at Planet Cash deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
20.	Cash deposit at other deposit machines marked with the BLIK sign	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 0
21.	Cash withdrawal from an ATM located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
21.	BLIK withdrawal from the Planet Cash ATM marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
22.	BLIK withdrawal from other ATMs in Poland marked with the BLIK system mark	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5	PLN 5
23.	Transfer to phone	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	PLN 0	PLN 0

¹⁾ **Active Plan:** PLN 0 provided that:

1. maintain the average balance of this personal account*) in the amount of at least **PLN 10,000** in the calendar month preceding the fee collection

and

2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

²⁾ **Konto Dobrze Dobrane:** PLN 0, if:

1. The holder is under 26 years of age,

or

2. in the calendar month preceding the fee collection:

- a) this Konto Osobiste has registered at least one inflow of at least **PLN 1,000**, excluding inflows from:
- other accounts of the same Holder held at the Bank, including from Lokata Terminowa deposits,
 - credit accounts used for services of credits or loans granted by the Bank to the Holder,
 - accounts maintained for the Holder in the GOoptima electronic banking,
 - cash payments.

and:

b) at least one transfer order (excluding a standing order) has been made from that Konto Osobiste or Lokata Terminowa has been opened from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, (this condition shall apply from 1 February 2019).

³⁾ **Pakiet S:** PLN 0 provided that:

1. maintain the average balance of this personal account*) in the amount of at least **PLN 3,000** in the calendar month preceding the fee collection

and

2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

⁴⁾ **Pakiet M:** PLN 0 provided that:

1. maintain the average balance of this personal account*) in the amount of at least **PLN 7,000** in the calendar month preceding the fee collection

and

2. make, from that Konto Osobiste, at least one transfer order (excluding a standing order) or open Lokata Terminowa from that Konto Osobiste in the Internet Banking, or the Internet Banking in the Mobile Application, in the month preceding the fee collection (this condition shall apply from 1 February 2019).

⁵⁾ **PKZP** - Employee Benefit and Loan Fund; **SKO** - School Savings Fund.

⁶⁾ **Konto Komfortowe:** PLN 0, if in the calendar month preceding the fee collection:

1. the total amount of inflows to this Konto Komfortowe and Rachunek Walutowy in the Bank maintained under the same Agreement was at least **PLN 4,000**, whereas in the case of inflows in a foreign currency - converted into PLN at the average exchange rate of the national Bank of Poland applicable to that currency on the date of recording the inflow, excluding inflows from:

- a) other accounts of the same Holder or other accounts of retail Customers maintained with the Bank,
 b) credit accounts used for services of credits or loans granted by the Bank to the Holder,
 c) accounts maintained for the Holder in the GOoptima electronic banking.

or



2. The Holder's savings balance was at least **PLN 75,000**
- Savings balance** – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
- at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
 - Rachunek Walutowy accounts,
 - Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
 - Lokata Terminowa deposits, including investment deposits,
 - in units of domestic and foreign open-end investment funds including the plans of systematic saving, managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,
 - Investment insurance with the insurance capital fund,
 - funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A.; excluding funds placed in the GOoptima electronic banking system or via the www.gooptima.pl website and products used by the Holder in the Bank in connection with their business or professional activity.
- 7) **Pakiet Bankowość Prywatna Diamond:** PLN 0, if in the calendar month preceding the fee collection the Holder's Savings Balance amounted to min. PLN 1,000,000.
- Savings balance** – the average monthly value of the Holder's cash in PLN or in foreign currency (calculated as the sum of balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day; in the case of balances in foreign currency – converted at the end of each day into PLN at the average exchange rate of the National Bank of Poland applicable for a given currency on a given day, divided by the number of calendar days in a given month), placed in the following forms:
- at the Bank on Konto Osobiste (individual and joint personal accounts) and in other savings, deposit and investment products offered by the Bank, including:
 - Rachunek Walutowy accounts,
 - Rachunek Oszczędnościowy, including Indywidualne Konto Emerytalne (IKE),
 - Lokata Terminowa deposits, including investment deposits,
 - in units of domestic and foreign open-end investment funds including the plans of systematic saving, and closed-end investment funds managed by investment fund companies with which the Bank has a current distribution agreement acquired by the Holder through the Bank,
 - Investment insurance with the insurance capital fund,
 - funds and securities held in the accounts of the Brokerage House of BNP Paribas Bank Polska S.A. excluding funds placed in the GOoptima electronic banking system or via the www.gooptima.pl website and products used by the Holder in the Bank in connection with their business or professional activity.
- 8) Concierge, Assistance and Assistance Diamond Insurance delisted as of 9.11.2019, to which the "General terms and conditions of the "BNP Paribas Wealth Management Assistance&Concierge" Group Insurance for Bankowość Prywatna customers of BNP Paribas Bank Polska S.A." apply. The insurance cover applies to customers who joined the aforesaid insurance before 9.11.2019.
- 9) The fee shall not be charged if an ATM or a CDM is unavailable at the Bank's branch.
- *) The average balance is the sum of Konto Osobiste balances from all calendar days in the period from the 1st to the last day of a given month, determined at the end of each day divided by the number of calendar days in that month.

Chapter 2. Rachunek Oszczędnościowy accounts in support

No	COMMISSION TITLE	Rachunek Oszczędnościowy Sejf	Konto WIĘCEJ oszczędnościowe, Konto BARDZO oszczędnościowe, Konto oszczędnościowe	Euro Sejf	Escalation, Konto z zyskiem	Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond
1.	Account maintenance (monthly)	-	PLN 0 – Bankowość Prywatna PLN 1- other Customers	PLN 0	PLN 0	PLN 0
2.	First in the month: 1) domestic transfer order in PLN to the bank in Poland and to accounts in the Bank 2) a transfer order in PLN to the holder's own accounts 3) cash withdrawal 4) SEPA Transfer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
	Subsequent one/s in the month: 1) a transfer order in PLN to the Holder's own accounts, executed by: a) Bank branch B) Internet Banking/Telephone Centre	PLN 12 PLN 0	PLN 12 PLN 0	PLN 12 PLN 0	PLN 12 PLN 0	PLN 0 PLN 0
3.	2) a domestic transfer order in PLN to a bank in Poland and to accounts in the Bank (this also applies to transfers to ZUS and US), executed by: a) Bank branch b) Internet Banking c) Call Centre	PLN 12 PLN 0 PLN 12	PLN 12 PLN 12 PLN 12	- - -	PLN 12 PLN 12 PLN 12	PLN 0 PLN 0 PLN 0
	3) SEPA Transfer	PLN 12 – branch office, PLN 0 – Internet Banking	PLN 12	PLN 0	PLN 12	PLN 0



4)	cash withdrawal	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	PLN 0
Currency transfer order to accounts at the Bank, including own accounts of the Holder, held by:						
4.	a) Bank branch	PLN 12	PLN 12	PLN 12	PLN 12	PLN 0
	b) Internet Banking	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0
5.	Cash deposit	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	Private Banking, Private Banking Diamond: PLN 0, other Customers: PLN 12	PLN 0
Standing order, payment order						
6.	Placing a standing order in the Internet Banking	-	-	-	-	PLN 0
7.	Modification of a standing order in the Internet Banking	-	-	-	PLN 0 ¹⁾	PLN 0
8.	Execution of a standing order/debiting the account with the amount of the payment order received	-	-	-	PLN 0 ¹⁾	PLN 0

¹⁾ for standing orders and payment orders established before 9.11.2019.

Chapter 3. Debit cards for Products in support (fees apply to Cards issued in physical form and Mobile Cards)

No	TARIFF PLAN	Konto Optymalne	Konto Maksymalne	Active Plan	Konto Dobrze Dobrane, Pakiet S, Pakiet M	Pakiet L	PKZP, Parents Association, School Savings Fund	Plan Aktywny, Pakiet S, Pakiet M, Pakiet L	Bankowość Prywatna Diamond			Bankowość Prywatna Diamond (Rachunek Walutowy EUR)	Konto Komfortowe	Konto Premium			
Account debit card		MasterCard Card						Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	Mastercard Card (delisted as of 9.11.2019)	Mastercard Card	Karta Mastercard Multiwalutowa				
Use of a debit card – Holder																	
1.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
2.	Debit card processing (monthly)	PLN 7 or PLN 0 ¹⁾	PLN 15 or PLN 0 ²⁾	PLN 7	PLN 14 or PLN 7 ^{4), 5)}	PLN 7	PLN 1	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 7	PLN 10	PLN 7	
Use of debit card – Attorney																	
3.	Card issue and renewal after expiry	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
4.	Debit card processing (monthly)	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 7	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 10	PLN 10	PLN 7	
Cash withdrawal from ATMs																	
5.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 0	PLN 0	PLN 0	
6.	Planet Cash in Poland	PLN 0	PLN 0 – first two withdrawals in the month, PLN 7 – third and subsequent withdrawals in a month	PLN 0	PLN 0 – first two withdrawals in the month, PLN 7 – third and subsequent withdrawals in a month	PLN 0	3% min. PLN 5	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 8	PLN 0	PLN 0	
7.	Euronet in Poland	PLN 7		PLN 0		PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 0	PLN 0	PLN 0
8.	Other in Poland and abroad in EUR in EEA countries	PLN 7		PLN 0		PLN 0	3% min. PLN 5	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	PLN 8	PLN 0	PLN 0



No	TARIFF PLAN	Konto Optymalne	Konto Maksymalne	Active Plan	Konto Dobrze Dobrane, Pakiet S, Pakiet M	Pakiet L	PKZP, Parents Association, School Savings Fund	Plan Aktywny, Pakiet S, Pakiet M, Pakiet L	Bankowość Prywatna Diamond				Bankowość Prywatna Diamond (Rachunek Walutowy EUR)	Konto Komfortowe		Konto Premium	
Account debit card		MasterCard Card						Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	Mastercard Card (delisted as of 9.11.2019)		Mastercard Card	Karta Mastercard Multiwalutowa			
9.	BNP Group abroad	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
10.	Global Alliance abroad:	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
11.	Other abroad	3% min. PLN 12	3% min. PLN 12	PLN 0	3% min. PLN 12	3% min. PLN 12	3% min. PLN 7	3% min. PLN 12 ¹⁰⁾	PLN 0	PLN 0	PLN 0	PLN 0	EUR 2	3% min. PLN 12	3% min. PLN 12 ¹⁰⁾	PLN 0	
Cash deposit in a CDM (the service is not available for mobile cards)																	
12.	Located in the Bank's branch office	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	PLN 0	PLN 0	PLN 0
13.	Planet Cash in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10
14.	Euronet in Poland	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	-	0.5% min. PLN 10	0.5% min. PLN 10	0.5% min. PLN 10
Other debit card operations																	
15.	Checking the balance at the ATM	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 2	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 2	PLN 2	PLN 2	
16.	Pay by card and withdraw	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 1	PLN 0	PLN 0	-	PLN 0	EUR 0	PLN 1	PLN 1	PLN 1	
Other fees and commissions																	
17.	Issuing a debit card to replace the one cancelled at the request (request) of the Customer	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
18.	Additional commission for currency conversion of a transaction in a currency other than PLN made with the card	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of the transaction value	5% of value transactions ¹⁰⁾	5% of value transactions ¹⁰⁾	-	5% of the transaction value	5% of the transaction value	-	5% of the transaction value	5% of value transactions ¹⁰⁾	5% of value transactions ¹⁰⁾	
19.	Assignment of a PIN in Electronic Access Channels	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 0	PLN 0	PLN 0	
20.	Delivery of the PIN by post 12)	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 15	PLN 0	PLN 0	PLN 0	EUR 0	PLN 15	PLN 15	PLN 15	
21.	Delivery of a debit card, a PIN by courier service ¹²⁾	according to actual costs, min. PLN 35															
22.	Regeneration of PIN by the Bank ⁷⁾¹²⁾	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 10	PLN 0	PLN 0	PLN 0	PLN 0	EUR 0	PLN 10	PLN 10	PLN 10	
23.	Non-cash transaction related to a game of chance, including: in a casino, online casino, game room, bookmaker, totalizer or entity organizing a lottery - transactions at businesses with MCCs (Merchant Category Codes): 7511, 7801, 7802, 7995	4% of the transaction value															
24.	Non-cash transaction performed as a money transfer (in financial and non-financial institutions) - transactions at businesses with MCCs (Merchant Category Codes): 4829, 6050 and 6051	From April 1, 2024 to December 31, 2024, the commission is 2% of the transaction value. From January 1, 2025, the commission is 4% of the transaction value															
Insurance to cards																	



No	TARIFF PLAN	Konto Optymalne	Konto Maksymalne	Active Plan	Konto Dobrze Dobrane, Pakiet S, Pakiet M	Pakiet L	PKZP, Parents Association, School Savings Fund	Plan Aktywny, Pakiet S, Pakiet M, Pakiet L	Bankowość Prywatna Diamond				Bankowość Prywatna Diamond (Rachunek Walutowy EUR)	Konto Komfortowe	Konto Premium
Account debit card		MasterCard Card						Karta Mastercard Multiwalutowa	Wealth Management Mastercard Debit Card	Wealth Management Visa Debit Card	Mastercard Card (delisted as of 9.11.2019)		Mastercard Card	Karta Mastercard Multiwalutowa	
25.	"Karta Bez Ryzyka" Insurance ⁹⁾	-	-	-	-	-	-	-	-	-	-	-	PLN 1.99	-	-
26.	"Bezpieczna Karta" Insurance ⁹⁾	-	-	-	-	-	-	-	-	-	-	-	PLN 6.50	-	-

- ¹⁾ *Reoaked.*
- ²⁾ A card whose validity expires in December 2019 or later shall be renewed for a MasterCard Karta Multiwalutowa. If the card is cancelled (after 9.11.2019), the Bank shall issue a Mastercard Multicurrency Card instead of the cancelled card.
- ³⁾ **Konto Maksymalne:** debit card fee shall be PLN 0, if:
 - a) Cardholder under 26 years of age
 - or*
 - b) the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.
- ⁴⁾ **Konto Dobrze Dobrane:** The fee for a debit card shall be PLN 7, if:
 - a) Cardholder under 26 years of age
 - or*
 - b) the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.
- ⁵⁾ **Pakiet S, Pakiet M:** The fee for a debit card shall be PLN 7, if:
 - a) Cardholder under 26 years of age
 - or*
 - b) the value of non-cash transactions made with a debit card to which the fee applies will amount to at least **PLN 300** in the calendar month preceding the fee collection Return transactions reduce the value of debit card transactions that count towards waiving of fees.
- ⁶⁾ *Reoaked.*
- ⁷⁾ The fee shall not be charged if the regeneration of the PIN concerns an inactivated card.
- ⁸⁾ The "Karta Bez Ryzyka" insurance delisted as of 1.12.2013, to which the "General terms and conditions of the "Twoja Karta Bez Ryzyka" Group Insurance for customers of BNP Paribas Bank Polska S.A." apply.
- ⁹⁾ The "Bezpieczna Karta" insurance refers to insurance contracts concluded until 31.03.2015, to which the following apply: General terms and conditions of the "Bezpieczna Karta - Bank BNP Paribas" Group Insurance.
- ¹⁰⁾ The fee shall not be charged when the payment transaction is executed from an associated account held in the currency in which the transaction is executed.
- ¹¹⁾ The fee for a debit card shall be PLN 0, if at least 3 non-cash transactions (using the card to which the fee applies) are made in the calendar month preceding the fee collection.
- ¹²⁾ The fee does not apply to a Mobile Card.

Chapter 4. Multicash (service offered until 14.06.2008)

1.	Domestic transfer orders in PLN to a bank in Poland and to accounts in the Bank and SEPA transfer	PLN 2
2.	Currency transfer orders to accounts in another bank, except for SEPA transfer	0.20%, min. PLN 30, max. PLN 200
3.	Execution of the request from the recipient, Customer of BNP Paribas Bank Polska S.A.: a) for a new account number of the payer, Customer of another bank b) for consent to debit the payer's account, the account of another bank Note: The fee shall be charged to the recipient making the enquiry.	PLN 2
4.	The recipient placing an order to execute a payment order to an account in another bank	PLN 2



PART IV. SUPPLEMENTARY INFORMATION ON PRODUCTS AND SERVICES WITHIN THE SCOPE OF ACTIVITIES ACQUIRED BY BNP PARIBAS BANK POLSKA S.A. AS A RESULT OF A DEMERGER OF THE ENTITY WITH KRS NUMBER 14540

Chapter 1. Konto Osobiste, Konto Pomocnicze, Rachunek Oszczędnościowy accounts, Rachunek Walutowy accounts

Name of contractual template binding on the Parties for fees and commissions before 9.11.2019	Hitherto account name	Current Tariff Plan/Account
<p>Table of interest rates, fees, commissions and transaction limits at BNP Paribas Bank Polska S.A. for Konto Osobiste, Konto Lokacyjne, and debt limit in Konto Osobiste (concerns products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540)</p>	<p>Konto Osobiste (savings and settlement account)</p>	
	<p>Wymarzone Konto Osobiste Konto Osobiste Wygodne (delisted as of 15.06.2015) Konto Osobiste Aktywne (delisted as of 29.03.2019) Konto Oszczędzające Konto Osobiste Komfortowe (delisted as of 15.06.2015) – if the Customer was simultaneously the holder of Wymarzone Konto Osobiste and/or Konto Osobiste Wygodne and/or Konto Osobiste Aktywne and/or Konto Oszczędzające Konto Osobiste Premium (delisted as of 29.03.2019) – if the Customer was simultaneously the holder of Wymarzone Konto Osobiste and/or Konto Wygodne and/or Konto Aktywne and/or Konto Oszczędzające</p>	<p>Konto Otwarte na Ciebie</p>
	<p>Konto Osobiste Komfortowe (delisted as of 15.06.2015) – if Konto Osobiste Komfortowe was the only savings and settlement account of the Customer</p>	<p>Konto Komfortowe</p>
	<p>Konto Osobiste Komfortowe (delisted as of 15.06.2015) – if the Customer was simultaneously the holder of Konto Osobiste Premium (only)</p>	<p>Konto Premium</p>
	<p>Konto Osobiste Premium (delisted as of 29.03.2019) – if Konto Osobiste Premium was the Customer's sole savings and settlement account</p>	
	<p>Konto Podstawowe</p>	<p>Rachunek podstawowy 1)</p>
	<p>Konto walutowe A'vista</p>	<p>Rachunek Walutowy</p>
	<p>Savings account</p>	
	<p>Wymarzone Konto Lokacyjne</p>	<p>Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe)</p>
	<p>Konto Wymarzony Cel</p>	
<p>Konto Lokacyjne Plus Wygodne</p>		
<p>Konto Lokacyjne Plus Komfortowe</p>		
<p>Konto Lokacyjne Plus Premium</p>	<p>Escalation</p>	
<p>Konto Lokacyjne (delisted as of 19.09.2010)</p>		
<p>Table of fees, commissions and transaction limits for private banking customers of BNP Paribas Wealth Management at BNP Paribas Polska S.A. (concerns products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540) and Interest rate table for accounts of private banking customers of BNP Paribas Wealth Management held in PLN and currencies at BNP Paribas Bank Polska S.A. (applicable to products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540)</p>	<p>Konto Osobiste in Pakiet BNP Paribas Wealth Management – for cooperation agreements concluded until 1.10.2012 and where the Customer has simultaneously held one or more of the following accounts: Wymarzone Konto Osobiste Konto Osobiste Wygodne Konto Osobiste Aktywne Konto Osobiste Komfortowe Konto Osobiste Premium Konto Oszczędzające</p>	<p>Konto Osobiste Bankowość Prywatna</p>



Name of contractual template binding on the Parties for fees and commissions before 9.11.2019	Hitherto account name	Current Tariff Plan/Account
<p>Table of fees, commissions and transaction limits for private banking customers of BNP Paribas Wealth Management at BNP Paribas Polska S.A. (concerns products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540) and</p> <p>Interest rate table for accounts of private banking customers of BNP Paribas Wealth Management held in PLN and currencies at BNP Paribas Bank Polska S.A. (applicable to products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540) (continued)</p>	<p>Konto lokacyjne in Pakiet BNP Paribas Wealth Management - for cooperation agreements concluded until 1.10.2012 - opened accounts since 19.09.2010</p> <p>and where the Customer has simultaneously held one or more of the following accounts: Wymarzone Konto Lokacyjne Konto Wymarzony Cel Konto Lokacyjne Plus Wygodne Konto Lokacyjne Plus Komfortowe K onto Lokacyjne Plus Premium</p>	<p>Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe)</p>
	<p>Konto lokacyjne in Pakiet BNP Paribas Wealth Management - for cooperation agreements concluded until 1.10.2012 - opened accounts until 19.09.2010</p>	<p>Escalation</p>
	<p>Konto Osobiste A'vista in exchangeable currencies in Pakiet BNP Paribas Wealth Management - for cooperation agreements concluded until 1.10.2012</p>	<p>Rachunek Walutowy</p>
<p>Table of interest rates, fees, commissions and transaction limits for private banking customers of BNP Paribas Wealth Management at BNP Paribas Bank Polska S.A. (applicable to products and services within the scope of activity acquired by BNP Paribas Bank Polska S.A. as a result of division of the entity with KRS No 14540)</p>	<p>Konto Osobiste in the Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond - for cooperation agreements concluded since 1.10.2012</p> <p>and where the Customer has simultaneously held one or more of the following accounts: Wymarzone Konto Osobiste Konto Osobiste Wygodne Konto Osobiste Aktywne Konto Osobiste Komfortowe Konto Osobiste Premium Konto Oszczędzające</p>	<p>Konto Osobiste Bankowość Prywatna Diamond</p>
	<p>Konto Osobiste pomocnicze in the Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond - for cooperation agreements concluded since 1.10.2012</p>	<p>Konto Pomocnicze Wealth Management</p>
	<p>Currency account in exchangeable currencies in the Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond - for cooperation agreements concluded since 1.10.2012</p>	<p>Rachunek Walutowy</p>
	<p>Konto lokacyjne Plus in the Bankowość Prywatna and the Pakiet Bankowość Prywatna Diamond - for cooperation agreements concluded since 1.10.2012</p> <p>and where the Customer has simultaneously held one or more of the following accounts: Wymarzone Konto Lokacyjne Konto Wymarzony Cel Konto Lokacyjne Plus Wygodne Konto Lokacyjne Plus Komfortowe Konto Lokacyjne Plus Premium</p>	<p>Konto Lokacyjne Bankowość Prywatna, Konto Lokacyjne Bankowość Prywatna Diamond</p>

3) The terms and conditions of operation, interest rate, fees and commissions for Konto Podstawowe are specified in the Primary Account Master Agreement.



Chapter 2. Debit cards for products offered

Current Tariff Plan/Account	Current Card name	Card/Account Name before 9.11.2019 for which the card was issued
Konto Otwarte na Ciebie	Mastercard Karta Otwarta na Dzisiaj	Continuation of the Karta Wymarzona Visa offer issued to Wymarzone Konto Osobiste (open from 20.03.2017 or an account changed to the abovementioned account)
	Mastercard Karta Otwarta na eŚwiat	Continuation of the Karta Mastercard Debit offer issued to Wymarzone Konto Osobiste (open from 20.03.2017 or an account changed to the abovementioned account)
	Mastercard/Visa Card (delisted as of 9.11.2019)	Continuation of the card offer issued to Konto Osobiste Aktywne (delisted as of 29.03.2019)
	MasterCard Card	Continuation of the card offer issued to Konto Osobiste Premium (delisted as of 29.03.2019)
	Mastercard Debit/Visa Classic Card (delisted as of 9.11.2019)	Continuation of the Mastercard Debit Card offer issued for Wymarzone Konto Osobiste (open until 19.03.2017) and the card issued to: Konto Osobiste Wygodne (delisted as of 15.06.2015) or Konto Oszczędzające
Bankowość Prywatna, Bankowość Prywatna Diamond, Konto Pomocnicze Wealth Management	Multi-currency card	Continuation of the MasterCard Karta Multiwalutowa offer issued to: Wymarzone Konto Osobiste, Konto Osobiste Wygodne (delisted as of 15.06.2015), Konto Osobiste Aktywne (delisted as of 29.03.2019), Konto Oszczędzające Continuation of the MasterCard Karta Multiwalutowa offer in Pakiet BNP Paribas Wealth Management (applicable to cooperation agreements concluded until 1.10.2012) and in the following Packages: Bankowość Prywatna and Bankowość Prywatna Diamond (applicable to cooperation agreements concluded since 1.10.2012)
	Wealth Management Visa Debit Card	Continuation of the Visa Classic card offer in Pakiet BNP Paribas Wealth Management (applicable to cooperation agreements concluded until 1.10.2012) and in the following Packages: Private Banking and Bankowość Prywatna Diamond (applicable to cooperation agreements concluded since 1.10.2012)
	Mastercard Card (delisted as of 9.11.2019)	Continuation of the MasterCard Debit card offer in Pakiet BNP Paribas Wealth Management (applicable to cooperation agreements concluded until 1.10.2012) and in the following Packages: Private Banking and Bankowość Prywatna Diamond (applicable to cooperation agreements concluded since 1.10.2012)
Rachunek Walutowy w EUR (Bankowość Prywatna, Bankowość Prywatna Diamond)	Mastercard Card (delisted as of 9.11.2019)	Continuation of the MasterCard offer issued to the EUR account in Pakiet BNP Paribas Wealth Management (applicable to cooperation agreements concluded until 1.10.2012) and in the following Packages: Bankowość Prywatna and Bankowość Prywatna Diamond (applicable to cooperation agreements concluded since 1.10.2012)
Rachunek Walutowy w EUR	Mastercard Card (delisted as of 9.11.2019)	Continuation of the Mastercard offer issued to Konto walutowe A'vista w EUR

Chapter 3. Debit cards for products in support

Tariff Plan/Account	Current Card name	Account Name before 9.11.2019 for which the card was issued
Konto Komfortowe	Mastercard/Visa Card (delisted as of 9.11.2019)	Continuation of the card offer issued to Konto Osobiste Komfortowe (delisted as of 15.06.2015)
	Karta Mastercard Multiwalutowa	Continuation of the MasterCard Karta Multiwalutowa offer issued to Konto Osobiste Komfortowe (delisted as of 15.06.2015)
Konto Premium	Mastercard Card (delisted as of 9.11.2019)	Continuation of the MasterCard Karta Multiwalutowa offer issued to Konto Osobiste Premium (delisted as of 29.03.2019)
	Mastercard Card (delisted as of 9.11.2019)	Continuation of the MasterCard card offer issued to Konto Osobiste Premium (delisted as of 29.03.2019)



Message to the Master Agreement Bank accounts, card and electronic access channels

Applicable April 1, 2024

I. Maximum and minimum amount for Autooszczędzanie

- Maximum amount on Konto Osobiste** – balance which should remain on Konto Osobiste at the end of the Business Day after the Bank has automatically transferred the Autooszczędzanie funds; this amount may not be lower than the minimum amount on Konto Osobiste and **may not be lower than PLN 5,000.00**;
- Minimum amount on Konto Osobiste** – the minimum balance on Konto Osobiste at the end of the Business Day, which **may not be lower than PLN 0.00**.

II. Maximum amount of immediate transfer (Express Elixir)

PLN 20,000 in case of a transfer ordered via the Internet Banking,
PLN 10,000 in the case of a transfer ordered via the Mobile Application.

III. Transaction currencies used by the Bank in cash processing

Cash processing is conducted in PLN and in the following currencies: EUR, USD, GBP, CHF.
For holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan, cash processing is additionally concluded in the following currencies: SEK, CAD, JPY, CZK, HUF, AUD (list of branches available on the Bank's website).

IV. Currencies in which Rachunek Walutowy accounts are opened

For holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan	With cash processing: EUR, USD, GBP, CHF, SEK, CAD, JPY, CZK, HUF, AUD
	With non-cash processing: TRY, BGN, DKK, NOK
For other holders, except holders of Konto Osobiste with Konto Samodzielniaka tariff plan	EUR, USD, GBP, CHF

V. Amount of cash withdrawal, which does not require prior notification at the branch

- Withdrawals in PLN – up to PLN 20,000.
 - Withdrawals in euro, US dollars, Swiss francs or pound sterling – up to 1,000 units of a given currency.
- In other cases (amounts exceeding PLN 20,000, disbursements in euro, US dollars, Swiss francs or pounds sterling exceeding 1,000 units of a given currency and disbursements in other currencies), the Bank requires, in accordance with the Agreement, prior advice of 2 business days.

Amount of cash withdrawal for holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan, which does not require prior notification, at the branch dedicated to conducting services in non-standard currencies and amounts over the standard notification limit in a branch - list available on the Bank's website:

Withdrawal - up to PLN 50,000

Withdrawal - up to 10 thou units of the given currency EUR, USD, GBP, CHF

In the remaining cases, the Bank requires prior notification, as specified in the Agreement:

- 1 Business Day
- 1. Withdrawal - up to PLN 100,000
- 2. Withdrawal - up to 20 thou units of the given currency EUR, USD, GBP, CHF
- 2 Business Days
- 1. Withdrawal - above PLN 100,000
- 2. Withdrawal - above 20 thou units of the given currency EUR, USD, GBP, CHF
- 3. Any withdrawal in non-standard currencies SEK, CAD, JPY, CZK, HUF, AUD*.

* the withdrawal is only possible if the currency is available at the Bank. The withdrawal date needs to be confirmed with the given Unit of the Bank.

VI. Maximum quantity limit for a number of banknotes in cash deposits at CDMs

200 pieces for a single deposit.

VII. Cut-off Times

Order type	Order category	Paper in a branch	In electronic form
Domestic transfer (excluding instant transfers):			
- to the bank in Poland	Elixir	20:00	20:00
	Sorbnet	15:00	15:00
- between accounts at the Bank	internal	end of the Bank's branch office's working hours	no Cut-off time
- to the Holder's own accounts	internal	end of the Bank's branch office's working hours	no Cut-off time
Currency transfer:			
- to a foreign bank	standard and expedited	15:00	15:00
- to the bank in Poland	standard and expedited	15:00	15:00
- between accounts at the Bank	internal	end of the Bank's branch office's working hours	15:00
- to the Holder's own accounts	internal	end of the Bank's branch office's working hours	no Cut-off time

Example 1: If the User made a transfer to another bank on Monday at 9:00 PM, the Bank shall receive the order on Tuesday, assuming that Tuesday is a Business day.

Example 2: If the User has made a transfer to another bank on Friday at 21:00, the Bank receives the order on Monday because Saturday and Sunday are not business days.

VIII. Maximum daily Card limits

The limits apply to cards in physical form and without physical form (Mobile Cards), as long as they are offered within the available tariff plan.

	Mastercard Karta Otwarta na Dzisiaj Mastercard Karta Otwarta na eŚwiat Mastercard Karta Otwarta na Świat Karta Visa Filmowa Karta tenisowa Visa	Karta Mastercard Multiwalutowa/ Mastercard Moja Karta Premium	Mastercard Card/ MasterCard Debit Card	MasterCard to Rachunek Walutowy w EUR	Wealth Management Mastercard Debit Card Karta Mastercard Multiwalutowa Wealth Management Visa Debit Card
Maximum daily amount limits:					
Cash transactions	PLN 20,000	PLN 20,000	PLN 20,000	EUR 4,000	PLN 30,000
Non-cash transactions, including:	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Online transactions	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Correspondence and Phone Transactions (MOTO)	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Maximum daily quantitative limits:					
Cash transactions	15	15	15	15	15
Non-cash transactions, including:	9,999	9,999	9,999	9,999	9,999
Online transactions	9,999	9,999	9,999	9,999	9,999
Correspondence and Phone Transactions (MOTO)	9,999	9,999	9,999	9,999	9,999
		Karta do Dorosłości	Karta Samodzielniaka	Samodzielniak Microcard	
Maximum daily amount limits:					
Cash transactions		PLN 5,000*	PLN 50	PLN 50	
Non-cash transactions, including:		PLN 5,000*	PLN 100	PLN 100	
Online transactions		PLN 5,000*	PLN 0	PLN 0	
Correspondence and Phone Transactions (MOTO)		PLN 0	PLN 0	PLN 0	
Maximum daily quantitative limits:					
Cash transactions		10	2	2	
Non-cash transactions, including:		9999	9999	9999	
Online transactions		9999	0	0	
Correspondence and Phone Transactions (MOTO)		0	0	0	

* Provided that the maximum daily amount limit is not higher than the average remuneration in the national economy in the previous calendar year, announced by the President of the Central Statistical Office in the "Announcement on average remuneration in the national economy".

IX. The maximum limit for a single Cash Back Transaction

The limit for a single transaction *Płać kartą i wypłacaj (cash back)* is PLN 50 for Karta Samodzielniaka and MikroKarta Samodzielniaka. The maximum limit for a single *Cash Back* transaction is PLN 1 000 for other cards.

X. List of currencies in which the Bank maintains associated accounts

EUR, USD, CHF, GBP

XI. Table of instructions and orders

EKD	INSTRUCTIONS AND ORDERS	
Mobile application	<ul style="list-style-type: none"> Submission of an application for a Card Submission of a transfer order, including with a future and immediate date: transfers to the Holder's own accounts, domestic transfers, international transfers and tax transfers Opening/closure of Lokata Terminowa Opening Rachunek Oszczędnościowy Top-up of a prepaid service account, e.g. mobile phones Change of PIN to the Mobile Application Correspondence with the Bank Enabling the purchase of tickets and payment for parking fees Enabling the purchase of travel insurance Change/ cancellation of a transfer with a future execution date and a standing order Early partial and full repayment of a cash, car or instalment loan granted by the Bank - submission of an instruction for the transfer to the loan repayment account Repayment of a credit card issued by the Bank 	<ul style="list-style-type: none"> BLIK activation BLIK payment BLIK withdrawal BLIK deposit Transfer to the mobile phone Temporary blocking/unblocking of the Card Activation/Cancellation of the Card (including resignation from the Card) Assignment/change of a PIN for the Card Change of the granted representations as regards the consent to the Bank's submission information about its products and services and consent for sending by the Bank of information about the Bank's products and services by electronic means Change of mailing address, e-mail address
GOonline Internet Banking	<ul style="list-style-type: none"> Opening Accounts Submission of a Card application Opening/change/closure of Lokata Terminowa Submission of a standing order, Submission of a transfer order, including an instant transfer, Change/cancellation of a future-dated transfer and standing order Complaint Correspondence with the Bank, Top-up of a prepaid service account, e.g. mobile phones Applying for products currently offered by the Bank Change of daily and monthly transaction limits in GOonline Internet Banking Revocation of a permanent unrestricted and restricted power of attorney Ordering a certificate of account possession and balance on the account Change of Tariff Plan Establishment/revocation of an Instruction to dispose of funds in the event of death Early partial and full repayment of a cash, car or instalment loan granted by the Bank - submission of an instruction for the transfer to the loan repayment account Repayment of a credit card issued by the Bank 	<ul style="list-style-type: none"> Changing the mailing address, email address Change of the statements of consent to the sending of documents or information related to the performance of agreements concluded with the Bank to the email address Change of the statements of consent to forwarding by the Bank of any information about products and services of the Bank, likewise consent to forwarding by the Bank, electronically, any information about products and services offered by the Bank. Activation/Cancellation of the Card (including cancelling the Card) Activation/deactivation of the Contactless functionality of the Card Temporary blocking/unblocking of the Card Assignment/change of a PIN for the Card Change of series and number of a Polish ID card

Telephone Center/Telephone Customer Service Center/Private Line/Wealth Management Center – does not apply to the instruction to Konto Samodzielniaka	<ul style="list-style-type: none"> Opening/changing/closing a Term Deposit Opening a Savings/Currency/Subsidiary Account Submission of an Instruction to open Autooszczędzanie Change in the minimum and maximum amounts of Autooszczędzanie on a Konto Osobiste Cancellation of a payment order placed with the Telephone Centre or the G0online Internet Banking or by Private Line Changing the Tariff Plan (except the Private Line channel), Submission of a Card application Card activation, cancellation Temporary blocking/unblocking of the Card Issuing a PIN for the Card Change of the Card's transaction limits, with the Telephone Centre only supporting the reduction Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa Activation/deactivation of the Contactless functionality of the Card Unlocking the 3D secure service Assigning/Changing TelePIN Complaint 	<ul style="list-style-type: none"> Blocking/unblocking access/password reset to the IVR Automatic Service and G0online Internet Banking Changing the manner of receiving account statements, Change of the statements given in the scope of objection to the Bank's providing any information about products and services of the Bank, and consent to the Bank's providing, electronically, any information about products and services of the Bank, Identity document blocking and cancellation withdrawal Changing the mailing address, email address Change of the contact phone number (excluding the Private Line channel) Submission of a statement of termination of the Agreement or an objection in connection with amendments to the Agreement proposed by the Bank Withdrawal of the termination notice of the Agreement Changing the phone number for 3D Secure and sending the PIN to the Card
Additionally, Telephone Centre – does not apply to the instruction to Konto Samodzielniaka	<ul style="list-style-type: none"> Submission of a transfer order in PLN with the current date Submission of a transfer order in the currency Establishment/alteration/withdrawal of a standing order Card order 	<ul style="list-style-type: none"> Defining and changing the permanent recipients of orders placed via the Telephone Centre Granting access to the Internet Banking Notification of a planned cash withdrawal exceeding the daily limit
Additionally, Wealth Management Centre/Private Line – does not apply to the instruction to Konto Samodzielniaka	<ul style="list-style-type: none"> Submission of an instruction to close Rachunek Oszczędnościowy/Walutowy/Pomocniczy Submission of the instruction to close Autooszczędzanie Submission of a transfer order in PLN with the current date Submission of a transfer order in the currency Foreign exchange order submission (Wealth Management Centre only) Establishment/alteration/withdrawal of a standing order Revocation of the transfer order after it has been received by the Bank in accordance with § 28(1) of the Master Agreement Revocation or amendment of the terms and conditions of Aktywne Lokowanie instruction (Wealth Management Centre only) Revocation of the power of attorney (Wealth Management Centre only) 	<ul style="list-style-type: none"> Notification of a planned cash withdrawal exceeding the daily limit Card order Placing orders and instructions for selected financial instruments under a separate agreement (Wealth Management Centre only) Granting access to the Internet Banking Ordering certificates, bank opinions, confirmations, additional statements Establishment of a negotiable deposit Turning off the automatic overnight deposit Changing the GoOnline transaction authorization method Closing or modification of the Pakiet Optymalnych Korzyści Package
IVR Automatic Service	<ul style="list-style-type: none"> Information on the balance on the Account, executed Transactions and fees and commissions charged by the Bank from the Account Information on Term Deposits held by the Bank for the Holder 	<ul style="list-style-type: none"> Changing the debit card's PIN code Debit card activation Information on the amount exempt from seizure
Chat Channel, where the Instructions/Orders are executed only via the Internet Banking and the Mobile Application	<ul style="list-style-type: none"> Card Cancellation Complaint Blocking access to the IVR Automatic Service and the Internet Banking Reporting the loss of an ID card Card order Activation/deactivation of the Contactless functionality of the Card Unlocking the 3D secure service Activation/deactivation of notifications of foreign exchange transactions Ordering a bank opinion/certificate or similar document 	<ul style="list-style-type: none"> Change in the manner of obtaining statements Change of the statements given in the scope of: an objection to the Bank's providing any information about products and services of the Bank, and consent for the Bank's providing, electronically, any information about products and services of the Bank, Advising of a proposed withdrawal of cash exceeding the daily limit, Cancellation of a payment order made via the Telephone Centre or G0online Internet Banking Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa
Video Chat Channel, where the Instructions/Orders through the Website are executed only after prior Authentication	<ul style="list-style-type: none"> Card Cancellation Complaint Blocking access to the IVR Automatic Service and the Internet Banking Reporting the loss of an ID card Card order Activation/deactivation of the Contactless functionality of the Card Unlocking the 3D secure service Activation/deactivation of notifications of foreign exchange transactions 	<ul style="list-style-type: none"> Change in the manner of obtaining statements Change of the statements given in the scope of: an objection to the Bank's providing any information about products and services of the Bank, and consent for the Bank's providing, electronically, any information about products and services of the Bank, Advising of a proposed withdrawal of cash exceeding the daily limit Cancellation of a payment order made via the Telephone Centre or G0online Internet Banking Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa
Telephone Centre/Telephone Customer Service Centre/private line/Wealth Management Centre – applies to the instruction of the statutory Representative to Konto Samodzielniaka, while the instructions/orders written in bold may also be submitted by a Minor who has reached 13 years of age.	<ul style="list-style-type: none"> Change in the manner of obtaining statements Complaint acceptance and processing Cancellation of the Minor's identity document Requesting the bank's opinion (except for the Private Line) Notification/cancellation of cash withdrawal Issuing a card to replace the Escrow Card Activation of the Card and assignment of a PIN Card Cancellation Changing the transaction limits of Karta do Dorosłości, whereas the Telephone Centre only supports the reduction 	<ul style="list-style-type: none"> Unlocking access/password reset to G0online Internet Banking and G0mobile Mobile Application with respect to a Minor Blocking access to G0online Internet Banking / G0mobile/ Mobile Application Unlocking the 3D secure service (with respect to Karta do Dorosłości) Switching on/off the proximity functionality of Karta do Dorosłości

XII. The amount of orders placed via the Telephone Centre, exceedance of which must be confirmed when calling the EKD user at the telephone number indicated for contact with the Telephone Centre

PLN 15,000

XIII. Table of fees and commissions charged periodically

Account maintenance	on the 26th day of each month
Fee for Konto Osobiste with the Pakiet Bankowość Prywatna tariff plan	on the 26th day of the following months: March, June, September and December
Fee for Konto Osobiste with the Pakiet Bankowość Prywatna Diamond tariff plan	on the 26th day of each month
Card processing	on the 8th day of each month
Checking the balance at the ATM	daily at the end of the business day
Notifications via SMS within the Internet Banking	on the 10th day of each month for the period from the 10th day of the month preceding fee collection to the 9th day of the month in which the fee is collected
Use of MultiCash	on the 23rd day of each month for the next month

XIV. Mobile Application operation

Operating System
<ul style="list-style-type: none"> Application available for mobile devices with Android software (version 6.0 or higher) and iOS software (version 13.1 or higher) The Bank reserves the right to support applications on the last 3 versions of Android and iOS software.
Methods of transaction authorisation in the Mobile Application for defined transfers available without logging in
<ul style="list-style-type: none"> Transaction authorisation via the PIN code for the Mobile Application Authorisation using the Biometric Identifier
Orders not requiring authorisation
<ul style="list-style-type: none"> A transfer order to the account held under the Master Agreement for Bank Accounts, Cards and Electronic Access Channels Defined transfer order (after logging into the Mobile Application) Transfer order for credit card debt repayment Opening of Lokata Terminowa Temporary blocking of the Card
How to generate a PIN for the Mobile Application
The PIN code for the Mobile Application is generated by the EKD User during the activation of the Mobile Application.
Transaction limits in the Mobile Application

Maximum daily limit: PLN 10,000
Maximum monthly limit: PLN 100,000

A single transaction in the case of defined transfers authorised without logging in cannot exceed PLN 1,000.

XV. Limits for transactions made via GOonline Internet Banking:

Holders of a Personal Account with the Private Banking or Diamond Private Banking Tariff Plan	Daily limit (valid from the time of activation of the above system, at the same time being the maximum limit)	PLN 2,500,000
	Monthly limit (valid from the time of activation of the above system, at the same time being the maximum limit)	PLN 5,000,000
Holders of a Personal Account with the Samodzielniak Account Tariff Plan	Daily limit (valid from the time of activation of the above system – at the same time being the maximum limit)	equal to the amount of the average salary in the national economy in the previous calendar year announced by the President of the Central Statistical Office in the "Announcement on the average salary in the national economy"
	Monthly limit (valid from the time of activation of the above system – at the same time being the maximum limit)	
Other Holders	Standard daily limit (valid from the time of activation of the above system)	PLN 10,000
	Standard Monthly Limit (valid from the time of activation of the above system)	PLN 100,000
	Maximum daily limit	PLN 800,000
	Maximum monthly limit	PLN 1,000,000

Note:

- The limits do not apply to transfer orders issued using a payment template (to trusted recipients) and to transfer orders to the holder's accounts.
- Transactions made in foreign currencies, for the purposes of setting the limit, are converted at the current average exchange rate of the National bank of Poland of foreign currencies applicable at the time of ordering the transfer order.
- The limits do not apply to transfers to a brokerage account made in the transaction system and cash transfers made by the Bank in order to pay an order to purchase investment fund units, after the Customer has placed an order in the transaction system.

XVI. Maximum BLIK limits – limits of transactions ordered from the Mobile Application

Amount limits:

- Limit for BLIK transactions at POS terminals: PLN 500
- Limit for online BLIK transactions: PLN 5,000
- Limit for BLIK withdrawals from ATMs: PLN 2,000

Quantitative limit (daily):

Limit for BLIK transactions in the Mobile Application launched without the use of the PIN code for the Mobile Application: 3

XVII. Maximum amount of a one-off Contactless Transaction in Poland, to which Transaction Authorisation may take place without the use of a PIN

(does not apply to transactions in an ATM with Contactless Functionality)

PLN 30 – for Karta Samodzielniaka and Mikrokarta
Samodzielniaka PLN 100 – for other cards

XVIII. Information on interest capitalization dates

	Account name	Date of capitalisation of interest
1.	Konto Osobiste	
2.	Konto Pomocnicze Wealth Management	
3.	Savings account: <ul style="list-style-type: none"> Sejf EuroSejf Escalation 	<ul style="list-style-type: none"> quarterly – on the first business day following the end of each calendar quarter, or on the account liquidation date
4.	Escrow Account	
5.	Rachunek Oszczędnościowy Konto z zyskiem	<ul style="list-style-type: none"> quarterly – on the first business day following the end of each calendar quarter, or monthly – on the first business day following the end of each month, or on the account liquidation date
6.	Savings account: <ul style="list-style-type: none"> Konto oszczędnościowe Konto WIĘCEJ oszczędnościowe Konto BARDZO oszczędnościowe Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe) Autooszczędzanie Savings account Konto Lokacyjne Bankowość Prywatna Konto Lokacyjne Bankowość Prywatna Diamond 	<ul style="list-style-type: none"> monthly – on the first business day following the end of each month, or on the account liquidation date
7.	Foreign currency accounts	<ul style="list-style-type: none"> semi-annually – on the last day of each calendar half-year, or on the account liquidation date
If the Bank Account Agreement is dissolved or expires before the interest capitalisation date, interest shall be capitalised upon dissolution or expiry of the agreement, respectively, and if such a date is not a Business Day, then on the nearest Business Day following that date.		
8.	Lokata Terminowa deposits, except for annuitant and progressive deposits	<ul style="list-style-type: none"> at the end of the deposit period
9.	Lokata Terminowa rentierska deposits	<ul style="list-style-type: none"> no capitalisation – interest is paid after the end of each interest period
10.	Lokata progresywna deposits	<ul style="list-style-type: none"> at the end of the deposit period, or deposit liquidation date

XIX. Rules for managing cash deposited in Konto Samodzielniaka by a Minor

- A minor under the age of 13 cannot dispose of the cash accumulated in Konto Samodzielniaka on their own.
- A minor under the age of 13 may dispose of the cash accumulated in their Konto Samodzielniaka by themselves, within the limits of their ordinary management, unless the statutory Representative objects thereto in writing.

XX. The list of bank accounts (in the NRB format) from which a transfer of funds is effected into the Konto na Teraz account, and for which the Bank credits the Konto na Teraz account unconditionally, regardless of whether the limits referred to in item 5 point 3) of the Regulations are exceeded:

- 82 1020 5604 0000 0102 8996 3017