



NOTICE

Warsaw, 10 December 2014

We kindly inform our customers that in connection with statutory public holidays (Christmas) falling on 25 - 26 December 2014, and in connection with the ending of 2014, all branches of BNP Paribas Bank Polska SA will be open on 24 December 2014 from 8 a.m. until 1 p.m., while on 31 December 2014 from 8 a.m. until 2 p.m.

Furthermore, we would like to inform you that on the dates specified above, any instructions submitted to BNP Paribas Bank Polska SA will be processed according to the following rules:

1. Domestic PLN transfers into bank accounts in other banks:

Submitted directly to the Bank Branches:

- Accepted on 24 December 2014 **until 11 a.m.** will be processed on the same day;
- Accepted on 24 December 2014 **after 11 a.m.** will be posted on a payer's account on the same day, but processed on 29 December 2014;
- Accepted on 31 December 2014 **until 11 a.m.** will be processed on the same day;
- Accepted on 31 December 2014 **after 11 a.m.** will be posted on a payer's account on the same day, but processed on 2 January 2015;

Submitted via electronic or telecommunications means (Multicash, Connexis, Contact Centre; Internet Banking System PL@NET, B BPL@NET):

- All payments submitted electronically, accepted on 24 December 2014 **until 11:45 a.m.** will be processed on the same day;
- Payments submitted via Multicash, accepted on 24 December 2014 **from 11:45 a.m. until 4 p.m.** will be posted on a payer's account on the same day, but processed on 29 December 2014;
- Payments submitted via IBS Pl@net, BiznesPl@net, Contact Centre and Connexis, accepted on 24 December 2014 **from 11:45 a.m. until 8 p.m.** will be posted on a payer's account on the same day, but processed on 29 December 2014;
- Payments submitted via Multicash, accepted on 24 December 2014 **after 4 p.m.** and payments submitted via IBS Pl@net, BiznesPl@net, Contact Centre and Connexis, accepted on 24 December 2014 **after 8 p.m.** will be posted on a payer's account on the same day but processed on 29 December 2014;
- All payments submitted electronically, accepted on 31 December 2014 **until 11:45 a.m.** will be processed on the same day;
- Payments submitted via Multicash, accepted on 31 December 2014 **from 11:45 a.m. until 4 p.m.** will be posted on a payer's account on the same day, but processed on 2 January 2015;
- Payments submitted via IBS Pl@net, BiznesPl@net, Contact Centre and Connexis, accepted on 31 December 2014 **from 11:45 a.m. until 8 p.m.** will be posted on a payer's account on the same day, but processed on 2 January 2015;
- Payments submitted via Multicash, accepted on 31 December 2014 **after 4 p.m.** and payments submitted via SBI Pl@net, BiznesPl@net, Contact Centre and Connexis, accepted on 31 December 2014 **after 8 p.m.** will be posted on a payer's account and processed on 2 January 2015;



All instructions submitted to Sorbnet system on 31 December 2014 until 2 p.m. will be processed on the same day, and those submitted from 2 p.m. until 8 p.m. will be posted on a payer's account on the same day, but processed on 2 January 2015.

2. Cross-border FC or PLN transfers from FC accounts or PLN current accounts, submitted to the Bank branches and effected via Multicash, PI@net, Biznes PI@net and Connexis systems and under RPI passive service:
 - Accepted on 24 December 2014 **until 1 p.m.** will be processed from payers' accounts on the same day;
 - Accepted on 24 December 2014 **after 1 p.m.** will be processed from payers' accounts on 29 December 2014;
 - Accepted on 31 December 2014 **until 1 p.m.** will be processed from payers' accounts on the same day;
 - Accepted on 31 December 2014 **after 1 p.m.** will be processed from payers' accounts on 2 January 2015;
3. Currency conversions and internal FC transfers processed via Multicash, PI@net, BiznesPI@net (a form for cross-border orders), Connexis and under RPI passive service:
 - Accepted on 24 December 2014 **until 1 p.m.** will be processed on the same day;
 - Accepted on 24 December 2014 **after 1 p.m.** will be processed on 29 December 2014;
 - Accepted on 31 December 2014 **until 1 p.m.** will be processed on the same day;
 - Accepted on 31 December 2014 **after 1 p.m.** will be processed on 2 January 2015;
4. Domestic transfers in PLN under the RPI passive service and domestic transfers in PLN from FC accounts processed via Multicash, PI@net, Biznes PI@net (a form for cross-border orders) and Connexis into accounts in other banks:
 - Accepted on 24 December 2014 **until 11:45 a.m.** will be processed on the same day;
 - Accepted on 24 December 2014 **from 11:45 a.m. until 1 p.m.** will be posted on a payer's account on the same day, but processed on 29 December 2014;
 - Accepted on 24 December 2014 **after 1 p.m.** will be posted on a payer's account and processed on 29 December 2014;
 - Accepted on 31 December 2014 **until 11:45 a.m.** will be processed on the same day;
 - Accepted on 31 December 2014 **from 11:45 a.m. until 1 p.m.** will be posted on a payer's account on the same day, but processed on 2 January 2015;
 - Accepted on 31 December 2014 **after 1 p.m.** will be posted on a payer's account and processed on 2 January 2015;
5. FC transfers and PLN cross-border transfers:
 - Received on 24 December 2014 **until 3 p.m.** will be posted on payees' accounts on the same day;
 - Received on 24 December 2014 **after 3 p.m.** will be posted on payees' accounts on 29 December 2014;
 - Received on 31 December 2014 **until 3 p.m.** will be posted on payees' accounts on the same day;
 - Received on 31 December 2014 **after 3 p.m.** will be posted on payees' accounts on 2 January 2015;
6. PLN transfers received via Elixir system:
 - According to the current settlement schedule of Elixir 24 system, on 31 December 2014 only two clearing sessions will be held. Consequently, on this day the Bank will post received orders on payees' accounts **until 4 p.m.**
7. Please provide sufficient funds for settlement of cards until 2 p.m.



BNP PARIBAS

In view of the accounting year closing and the need to charge current account maintenance fees, Account Holders are requested to ensure, until 31 December 2014, sufficient balance of funds on their accounts to cover such fees.

We wish to apologize customers of BNP Paribas Bank Polska SA for any inconvenience.

BOARD EXECUTIVES OF BNP PARIBAS BANK POLSKA SA