



Dear Sir or Madam,

it is a great pleasure to have you among our Customers. Thank you for your confidence in us so far. I am pleased to inform you that soon our Bank's offer will gain new products and services. We will, for instance, provide you with the access to the new internet banking GOonline and with new functionalities of the mobile application GOMobile.

Therefore, contractual documents related to bank accounts, payment cards (including credit cards) and electronic access channels at BNP Paribas Bank Polska S.A. ("Bank") will be amended.

The amendments shall come into force as

- I. **14 September 2019**, the ones connected with the introduction of the so-called strong authentication aiming at enhancing the security of the use of payment cards and remote channels. Additionally, the Bank will make available the new version of its Internet Banking System: GOonline (using the hitherto PL@net system will still be possible) and will provide you with new functionalities of the mobile application GOMobile.
- II. **9 November 2019**, the ones connected with the introduction of new products to the offer, for instance a Multicurrency Card.

Please find enclosed the most important changes to our offer, including information on new functionalities, legal and factual bases of the changes introduced as well as information on your rights in the case of your non-acceptance of the changes in question. The full documentation pertaining to the changes introduced can be found on the Bank's website [www.bnpparibas.pl/informacja-o-zmianach](http://www.bnpparibas.pl/informacja-o-zmianach) and on the website of the National Clearing House (KIR) (in the form of the so-called durable medium) which you can access in the manner described in the attached brochure.

I encourage you to read the brochure. If you have any questions, please contact your Wealth Management Advisor or a Private Line consultant calling +48 500 970 340 or 801 399 555. Our Advisors will gladly answer all your questions.

I am sure that the changes introduced to the offer will make your use of our Bank's services very satisfying.

Yours faithfully,

Przemysław Furlepa  
Vice President of the Management Board of BNP Paribas Bank Polska S.A.