



INFORMATION RELATED TO AMENDMENTS TO TEMPLATE AGREEMENTS



BANK ACCOUNTS, DEBIT CARDS TO BANK ACCOUNTS, INTERNET, MOBILE AND TELEPHONE BANKING

I. CHANGES APPLICABLE AS OF 14 SEPTEMBER 2019

Documents subject to amendments:

1. "General Terms and Conditions of the Agreement on Bank Accounts, Card and Electronic Access Channels",
2. "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels".

Major amendments to the documents comprise:

- introduction of the Strong Customer Authentication which aims at enhancing the security of the use of payment cards and remote access channels,
- implementation of the 3D-Secure service to additionally secure payment card transactions on internet, modification of the rules for giving
- by the Customer his/her consent to the execution of a direct debit by the Bank, provision of the new version of the Internet Banking System GOonline (using the hitherto Pl@net system will still be possible).

the Bank shall inform its Customers separately. With the comfort of the hitherto Internet Banking System Users in mind, the login assigned for the purposes of the Pl@net system shall be used to log in to GOonline.

Major changes resulting from the introduction of the new Internet Banking System GOonline regard:

- new logging methods comprising a traditional password, two-factor authentication, logging in via the mobile application GOMobile,
- new methods of confirming transactions in GOonline - Mobile Authentication via GOMobile,
- introduction of maximum transaction limits: daily and monthly,
- enabling to set your own daily and monthly transaction limits (up to the limit amounts established by the Bank),
- new way of presenting products, divided into the Customer's personal profile (access to own and joint products) and proxy profile (access to the principal's products, excluding investment fund registers and brokerage accounts presented in the personal profile),
- possibility of the Strong Customer Authentication, possibility of repeating future-dated transfers.

The Internet Banking System GOonline will ultimately replace the Internet Banking System Pl@net. As regards Customers with access to the Pl@net system, the Bank makes GOonline available as a supplementary system until shutting down the Pl@net system, about which fact



We would like to stress that:

- transaction history for the last 24 months will be transferred from the Pl@net system to the GOonline system,
- single notifications of chosen activities shall be replaced by notification packages,
- it shall be no longer possible to change the phone number for SMS codes in the internet banking or to change daily transaction limits on the number of transactions for debit cards (limits on the amount shall be available).

Development of the mobile application GOMobile:

- adding a new transaction confirmation method - Mobile Authentication via GOMobile,
- additional functionalities: template management, ordering future-dated transfers and managing them, order by payment cards,
- enabling to use the Strong Customer Authentication.

II. CHANGES APPLICABLE AS OF 9 NOVEMBER 2019

Documents subject to

1. "General Terms and Conditions of the Agreement on Bank Accounts, Card and Electronic Access Channels",
2. "Communication to the Framework Agreement on Bank Accounts, Card and Electronic Access Channels",
3. "Tariff of Commissions and Fees for Bank Accounts, Card and Electronic Access Channels for Individual Customers",
4. "Interest Rates Table for Funds in Individual Customers' Bank Accounts".

Major amendments to the documents comprise:

- introduction of the Wealth Management Auxiliary Account to our offer - for Private Banking Customers,
- introduction of new payment cards to our offer,

namely: MasterCard Multicurrency Card and Visa Wealth Management Debit Card,

- waiver of the fee of PLN 25 for issuance of a debit card to replace the one stopped at the Customer's request (notification),
- waiver of the fee of PLN 25 for issuance and renewal of a card after its expiry - for a Proxy,
- withdrawal of MasterCard Gold Debit Card from our offer,
- expanding the functionalities of our telephone banking.

III. LEGAL BASIS FOR THE CHANGES INTRODUCED

§50(2)(1, 2) of the General Terms and Conditions of the Agreement on Bank Accounts, Card and Electronic Access Channels:

"Provisions of the Agreement, including as regards fees and commissions and variable interest rate, may be amended as a result of the occurrence of at least one of the following circumstances:

- 1) introduction of new or change of the currently applicable provisions of law or issuance by competent public authorities of recommendations or interpretations as well as a specific administrative decision regarding how these provisions shall be applied - insofar as the Bank is obligated to implement or follow them in order to perform the Agreement correctly,
- 2) changes to the Bank's products and services connected with technological and IT progress, which changes enhance the security or facilitate using the Bank's services and products by the Holder, provided that it will ensure proper performance of the Agreement and results in the necessity to adjust the Agreement provisions accordingly."



IV. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED

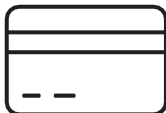
1. The necessity to adjust the documents to the provisions of:
 - Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication,
 - the amended Act of 19 August 2011 on Payment Services, the amended Interbank
 - Agreement on the Use of Direct Debit Service.

2. Implementation of additional functionalities described in the Major Changes section.

V. CUSTOMERS' RIGHTS IN THE CASE OF THEIR NON-ACCEPTANCE OF THE CHANGES INTRODUCED

If you approve of the changes, no further action is necessary. If you do not agree for the proposed changes of template agreements, you have the right, until 8 November 2019, to object against them or terminate a relevant agreement free of charge. If:

- 1) you object against the proposed changes - the agreement shall expire on the day preceding the introduction of changes (i.e. on 13 September 2019 or 8 November 2019),
- 2) you terminate the agreement - its effective date of termination shall be the date of notification about the changes, however no later than the date of their coming into force.



CREDIT CARDS

I. CHANGES COMING INTO FORCE ON 14 SEPTEMBER 2019

Documents subject to amendments (the content of the template agreements below contains also provisions coming into force on 9 November 2019):

1. General Terms And Conditions of the
2. Agreement (Credit Card), Credit Card Regulations for Individual Customers,
3. General Terms And Conditions of the Agreement - Carrefour MasterCard Credit Card,
4. Carrefour MasterCard Card Regulations for Individual Customers.

Major changes to the template agreements:

- provision of the new Internet Banking System GOonline and mobile application GOMobile,
- new authentication rules comprising the so-called "strong authentication", entering into force on 14 September 2019.



II. CHANGES COMING INTO FORCE ON 9 NOVEMBER 2019

Documents to be changed entirely as of 9 November 2019:

1. Tariff of Commissions and Fees Related to Credit Cards for Individual Customers, applicable as of 9 November 2019,
2. Tariff of Commissions and Fees for Credit Cards Offered at BNP Paribas Bank Polska S.A.'s Points of Sale,
3. Tariff of Commissions and Fees for BNP Paribas Bank Polska S.A.'s Partner Credit Cards,
4. Tariff of Commissions and Fees for BNP Paribas Bank Polska S.A.'s ABRA MASTERCARD Credit Cards,
5. Cards, Tariff of Commissions and Fees for Carrefour MasterCard Credit Cards for Individual Customers,
6. Tariff of Commissions and Fees for Credit Cards for Individual Customers - Carrefour
7. Employees, Tariff of Commissions and Fees for KIA MasterCard Credit Cards,
8. Tariff of Commissions and Fees for MasterCard Standard Credit Cards Issued under the Car Loan and Credit Card Agreement or the Simple Loan and Credit Card Agreement.

Major amendments to the documents comprise:

- enabling to use the SMS service - the functionality can be activated in the internet banking. The service fee is indicated in the *"Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"*, for VISA Cards - reducing the commission for
- converting transactions in currency other than PLN
 - from 3% to 2%. Also, the way the commission is presented on the list of transactions will change
- - it will be visible as a separate commission, method of calculating the minimum payment due: it will include the contractual interest of 3%,
- enabling to use overpayment funds within the
- available credit limit, separating the group of special transactions (transactions at the points of sale designated

as: casinos, online casinos, games of chance, betting companies, lotteries, sweepstakes and the pools) and introduction of a commission for execution of this kind of transactions (indicated in the *"Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"*),

- for MasterCard World Elite Cards, the interest-free period shall be extended to 58 days; for
- MasterCard World Elite Cards, a service consisting in granting a temporary additional Emergency Limit amount shall be introduced,
- in connection with the end of our cooperation with Centrum Posnania Sp. z o.o.:
 - Posnania MasterCard Gold Card shall be replaced with MasterCard Gold Card with a monthly fee for the use of the main card of PLN 15,
 - Posnania MasterCard Silver Card shall be replaced with MasterCard Standard Card with a monthly fee for the use of the main card of PLN 9,
 - you will receive the new cards as a separate package.
- the full list of fees and commissions (including conditions entitling to a lower account maintenance fee) is included in the *"Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"*,
- making available Instalment plans of principal and commission instalments and introduction of an instalment payment fee (indicated in the *"Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"*),
- the changes shall not affect the rights acquired by you during promotions and bonus sales you have taken advantage of before 9 November 2019.

III. LEGAL BASIS FOR THE CHANGES INTRODUCED

§7(3)(1,2 and 4) of the Credit Card Regulations for Individual Customers (and, respectively, §6(3)(1,2 and 4) of the Carrefour MasterCard Credit Card Regulations for Individual Customers):



"2 Apart from an amendment to the Agreement referred to in sec. 1, the Bank can, in the manner stipulated in sec. 6, for material reasons listed in sec. 3, change the Agreement, including the amount of fees and commissions, excluding provisions agreed on individually with the Holder.

3. Material reasons for an amendment to the Agreement are:

- 1) introduction of new or change of the currently applicable provisions of law or issuance by competent public authorities of recommendations or interpretations regarding how these provisions shall be applied, if it results in the necessity to adjust the Agreement provisions to the solutions resulting from the provisions of law, recommendations or interpretations issued,*
- 2) changes to the functionalities of banking services or products offered by the Bank resulting from changes to the Bank's IT infrastructure, which do not lead to any additional obligations on the part of the Holder, insofar as it results in the necessity to adjust the Agreement provisions,*
- 3) (...),*
- 4) increase in Agreement-related costs arising from the increase in the Bank's external costs, including changes of electricity prices, telecommunication and postal charges, license fees, interbank settlement costs, costs of insurance or complementary products, insofar as these costs impact on the costs of services provided by the Bank".*

IV. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED

1. The necessity to adjust the template agreements to the following regulations:
 - Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for

strong customer authentication and common and secure open standards of communication, the amended Act of 19 August 2011 on Payment Services.

- Implementation of additional functionalities
2. detailed in the Major Changes section; Increase in prices of the following services
3. having impact on the Bank's operations:

- computer programming and IT consulting activities and related activities – increase by
- 14%, information-related services – increase by 38.3%,
- legal, accounting and bookkeeping, tax advisory services; management-related services – increase by 13.9%,
- advertising, market research and public opinion polling – increase by 6.4%,
- consumer price indices – increase by 1.2%,
- average monthly gross real wage in the enterprise sector – increase by 5.3%.

V. CUSTOMERS RIGHTS IN CONNECTION WITH THE CHANGES INTRODUCED

If you approve of the changes, no further action is necessary. If you do not agree for the proposed changes of template agreements, you have the right, until 8 November 2019, to object against them or terminate a relevant agreement free of charge. If:

- 1) you object against the proposed changes - the agreement shall expire on the day preceding the introduction of changes (i.e. on 13 September 2019 or 8 November 2019),
- 2) you terminate the agreement - its effective date of termination shall be the date of notification about the changes, however no later than the date of their coming into force.



ADDITIONAL INFORMATION

I. INSURANCE

We inform that those of you who are insured with the insurance cover provided by Towarzystwo Ubezpieczeń na Życie Cardif Polska S.A. or Cardif Assurances Risques Divers S.A. Branch in Poland can report an insurance event using the online form made available by the Bank. The form is available on the website **www.roszczenia.cardif.pl**.

II. INFORMATION ON THE PERSONAL DATA PROCESSING RULES (GDPR INFORMATION CLAUSE)

In connection with changes to the rules of processing your data, we hereby provide the updated information on the rules of processing your data by BNP Paribas Bank Polska S.A., which shall apply as of 9 November 2019. You will find the detailed rules in our Information Package, in the document entitled: *"Information Clause"*.

III. DEPOSITOR INFORMATION SHEET

You will find the information on the deposit guarantee rules and rules for making withdrawals of guaranteed funds in our Information Package, in the document entitled: *"Depositor Information Sheet"*

IV. DELIVERY OF TEMPLATE AGREEMENTS / INFORMATION

Detailed amendments to the documents have been emphasized (using colour or by way of crossing out contents) in the text of uniform templates and are available for you on the Bank's website in the file named *"Information Package"* at the address www.bnpparibas.pl/informacja-o-zmianach and - based on blockchain distributed ledger technology which guarantees the permanency and authenticity of documents - on the website of the National Clearing House (KIR) at the address <https://tn.kir.pl>.

In order to view the documents put on KIR's website, enter the following ID numbers in the field "Wpisz skrót dokumentu" ("Enter the document's short name"):

a0de607bb14b98dcabcee4e860b48e9a59
68b5a440c15aef884b42a87e18ea9d
Pakiet informacyjny cz. I – Rachunki bankowe,
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bankowość internetowa, mobilna-sig.pdf

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BNP PARIBAS

The technological solution provided by KIR meets regulatory requirements of the European legislation (including it complies with the durable medium definition stipulated in the Act of 19 August 2011 on Payment Services) and meets the banking sector's expectations as regards publication of documents intended for a large group of recipients.

It is worth emphasizing that BNP Paribas Bank Polska S.A. is one of the first entities in Poland using this utility.