



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 on the second weekend of November 2019 BNP Paribas Bank Polska S.A. plans to carry out the last stage of the acquisition of the core banking operations of Raiffeisen Bank Polska S.A. (an entity having KRS number 14540). The process will consist in the transfer of handling of all your products and services to the destined BNP Paribas Bank's systems.

I would like to assure you that we do our best to make the operational integration process run smoothly, without any disturbances to the Bank's ongoing work and, most of all, to services provided to you.

I inform that the following will remain unchanged:

- agreements entered into so far - they shall remain in full force and effect and shall not require signing any annexes,
- bank account numbers,
- payment card numbers,
- payment card PINs.

At the same time, for instance the following shall be unified for all our Customers:

- Customer Service,
- phone numbers of our Phone Line, which will be transformed into the Private Line accessed by calling +48 500 970 340 or 801 399 555,
- fees and commissions connected with agreement performance,
- internet and mobile banking - they shall be replaced by the modern internet banking GOonline and mobile application GOMobile.

Additionally, as regards the holders of payment cards issued to bank accounts taken over for handling by BNP Paribas Bank in October 2018, we will make available free cash withdrawals from all ATMs around the world owned by BNP Paribas Group or Global Alliance.

Please find enclosed the brochure where I clearly present 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 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 end of this integration stage 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.