

Ladies and Gentlemen,

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 provide you with access to the new internet banking GOonline and 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 of:

- 1. **14 September 2019**, for 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, for 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 case of your non-acceptance of the changes in question. The full documentation pertaining to the introduced changes 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 and contact the Bank should you have any questions. Our Advisors will gladly answer all your inquiries.

I am sure that the abovementioned changes will make our offer more attractive and 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.