

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 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 the KRS number 14540). The process will consist in the transfer of handling of all your products and services to target 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 to the services provided our Customers.

I would like to inform you 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 the following, among other things, shall be unified for all our Customers:

- Customer Service,
- Call Centre number,
- 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 introduced changes 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 and contact the Bank should you have any questions. Our Advisors will gladly answer all your inquiries.

I am certain that the conclusion 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.