



Ladies and Gentlemen,

We present you with detailed information regarding changes to the product offer of BNP Paribas Bank Polska S.A. ("Bank"). For your convenience, sections pertaining to given types of services have been separated.

The proposed changes will come into force in two stages:

1. on 14 September 2019 – in connection with amendments to generally applicable law;
2. on 9 November 2019 – in connection with carrying out the last stage of the acquisition of the core banking operations of Raiffeisen Bank Polska S.A. by the Bank.



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

I. CHANGES APPLICABLE AS OF 14 SEPTEMBER 2019

On the day mentioned above the following template agreements will be changed:

1. "Regulamin Konta Osobistego, Konta Lokacyjnego, Lokat Terminowych i Umowy Karty w BNP Paribas Bank Polska S.A." (Regulations for Personal Accounts, Investment Accounts, Term Deposits, and Card Agreements at BNP Paribas Bank Polska S.A.);
2. "Regulamin świadczenia usług przez BNP Paribas Bank Polska S.A. za pośrednictwem Elektronicznych Kanałów Dostępu dla Klientów indywidualnych" (Regulations for the Provision of Services by BNP Paribas Bank Polska S.A. via Electronic Access Channels for Individual Customers); where, among other things, provisions related to strong authentication have been introduced regarding:
 - 1) transactions with a debit card (contactless and distance),
 - 2) manner of logging in to the Online Internet Banking System (apart from ID and password, logging shall require entering an SMS code or using Mobile Authentication).

A detailed list of amendments is included in the following documents:

- 1) "Wykaz zmian do Regulaminu Konta Osobistego, Konta Lokacyjnego, Lokat Terminowych i Umowy Karty w BNP Paribas Bank Polska S.A." (List of Amendments to the Regulations for Personal Accounts, Investment Accounts, Term Deposits and Card Agreement at BNP Paribas Bank Polska S.A.);
- 2) The "List of Amendments to the Regulations on the Provision of Services by BNP Paribas Bank Polska S.A. via Electronic Access Channels for Individual Customers"; included in the Information Package referred to below in section: "Delivery of template agreements/information applicable as of 14 September 2019 and as of 9 November 2019" (hereinafter: "Information Package").

II. CHANGES APPLICABLE AS OF 9 NOVEMBER 2019

A. Current and savings, savings and fixed-term deposit accounts

1. Account numbers and currencies in which they are kept remain the same.
2. All transfers ordered and standing orders shall be executed in line with the existing schedule.
3. BIC/SWIFT code for foreign transactions and those in foreign currencies will change to: PPAPBPLPKXXX.



4. Your bank accounts will receive new names in accordance with the table below, which will include changes to certain fees, commissions, or interest:

	Former name	New name
Personal Accounts	Wymarzone Konto Osobiste (Ideal Personal Account) Konto Osobiste Wygodne (Convenient Personal Account) Konto Osobiste Aktywne (Active Personal Account) Konto Oszczędzające (Saving Account) Konto Osobiste Komfortowe (Comfortable Personal Account) – if the Customer simultaneously held the Wymarzone Konto Osobiste (Ideal Personal Account), or Konto Osobiste Wygodne (Convenient Personal Account), or Konto Osobiste Aktywne (Active Personal Account), or Konto Oszczędzające (Saving Account)	Konto Otwarte na Ciebie (Account Opened for You)
	Konto Osobiste Premium (Premium Personal Account) – if the Customer simultaneously held the Wymarzone Konto Osobiste (Ideal Personal Account), or Konto Osobiste Wygodne (Convenient Personal Account), or Konto Osobiste Aktywne (Active Personal Account), or Konto Oszczędzające (Saving Account)	
	Konto Osobiste Komfortowe (Comfortable Personal Account) – if the Konto Osobiste Komfortowe (Comfortable Personal Account) was the only current and savings account held by the Customer	Konto Komfortowe (Comfortable Account)
	Konto Osobiste Komfortowe (Comfortable Personal Account) – if the Customer simultaneously held the Konto Osobiste Premium (Premium Personal Account) (and did not hold any other current and savings accounts)	Konto Premium (Premium Account)
	Konto Osobiste Premium (Premium Personal Account) – if the Konto Osobiste Premium (Premium Personal Account) was the only current and savings account held by the Customer	
Accounts Savings	Wymarzone Konto Lokacyjne (Ideal Investment Account)	Konto Dobrze Oszczędnościowe (Good Savings Account)
	Konto Wymarzony Cel (Ideal Goal Account)	
	Konto Lokacyjne Plus Wygodne (Investment Plus Convenient Account)	
	Konto Lokacyjne Plus Komfortowe (Investment Plus Comfortable Account)	
	Konto Lokacyjne Plus Premium (Investment Plus Premium Account)	
	Konto Lokacyjne (Investment Account) (removed from the offer on 19 September 2010)	Eskalacja (Escalation)



	Former name	New name
Accounts Currency	Konto walutowe A'vista w EUR	Rachunek Walutowy w EUR
	Konto walutowe A'vista w USD	Rachunek Walutowy w USD
	Konto walutowe A'vista w GBP	Rachunek Walutowy w GBP
	Konto walutowe A'vista w CHF	Rachunek Walutowy w CHF

5. Amendments to the interest principles and level of accounts:
interest:

- Wymarzone Konto Osobiste (Ideal Personal Account) that will be renamed to **Konto Otwarte na Ciebie** (Account Opened for You), will be 0%;
- Konto Oszczędzające (Saving Account) that will be renamed to **Konto Otwarte na Ciebie** (Account Opened for You), will be 0%;
- Wymarzone Konto Lokacyjne (Ideal Investment Account), Konto Wymarzony Cel (Ideal Goal Account), and Konto Lokacyjne Plus (Investment Plus Account): Wygodne (Convenient), Komfortowe (Comfortable), Premium that will be renamed to **Konto Dobrze Oszczędnościowe** (Good Savings Account), will be 0.50% annually for the entire balance thereon;
- Konto Lokacyjne (Investment Account) that will be renamed to **Eskalacja** (Escalation), will be 0.50% annually for the entire balance thereon;
- Wymarzone Konto Lokacyjne (Ideal Investment Account) oraz Konto Wymarzony Cel (Ideal Goal Account) will not be changed automatically in result of changing the NBP reference rate. The binding level of interest will be indicated in the "Table of Interest on Funds on Individual Customers' Bank Accounts" (Tabela oprocentowania środków pieniężnych na rachunkach bankowych klientów detalicznych).

In view of the foregoing changes, from 31 March 2020, we started offering:

- to Customers holding a Wymarzone Konto Osobiste (Ideal Personal Account) (opened from 20 March 2017 onwards) - the possibility to exchange the Mastercard debit issued for this account for a **Karta Otwarta na Świat** (Card Opened to the World) with a "Trip Resignation" insurance and a possi-

bility to lower the card fee for a period of 6 months;

- to Customers holding Wymarzone Konto Osobiste (Ideal Personal Accounts) (opened from 20 March 2017 onwards) with a Visa debit issued thereto - the possibility to exchange it for a **Karta Otwarta na Świat** (Card Opened to the World) with a "Trip Resignation" insurance or a **Karta Otwarta na Świat** (Card Opened to the World) with a CyberPomoc (CyberHelp) insurance and a possibility to lower the card fee for a period of 6 months;
- to Customers holding a Wymarzone Konto Osobiste (Ideal Personal Account) (opened by 20 March 2017), from 1 September 2019 we are offering the possibility to open a 6-month time deposit with an interest rate of **1,50%** annually;
- from 1 August 2019 we offer our Customers holding the Wymarzone Konto Lokacyjne (Ideal Investment Account) or Konto Wymarzony Cel (Ideal Goal Account) (opened by 20 March 2017) the possibility to open a 6-month time deposit with an interest of **1,80%** annually.

6. Changes in account handling:

- in November 2019, you will receive two free of charge statements, each containing a partial list of transactions for the period, which together will cover the entire billing cycle;
- interest capitalisation:
 - from 1 to 8 November 2019 interest in accounts will be capitalised under the standard terms;
 - on accounts where interest shall be capitalised after 8 November 2019 and for Konta Wymarzony Cel (Ideal Goal Accounts) - interest will be capitalised on 12 November 2019 with a value date of 8 November 2019 (for the period from



the last interest capitalisation until 7 November 2019);

- III) for the period from 8 to 30 November 2019, interest capitalisation shall take place on 2 December 2019;
- IV) from December 2019, interest shall be capitalised on the first business day of a calendar month, excluding the konto Eskalacja (Escalation Account);
- V) for Konto Lokacyjne (Investment Account) (withdrawn from the offer on 19 September 2010), which after 9 November 2019 shall be renamed Eskalacja (Escalation), interest shall be capitalised quarterly - the first business day after the end of a calendar quarter;
- c) a monthly payment for keeping the Konto Osobiste Premium (Premium Personal Account) and Konto Osobiste Komfortowe (Comfortable Personal Account) will be charged on the 26th day of the calendar month, whereas the first fee will be collected on 26 January 2020. The amount of this fee and the terms for waiving it in a given month will also change;
- d) change of selected fees and commissions connected with the performance of a bank account agreement - new fee levels are indicated in the "Bank Account Card, and Electronic Access Channel Commission and Fee Tariff for Individual Customers" (Taryfa Prowizji i Opłat Rachunków bankowych, Karty oraz Elektronicznych Kanałów Dostępu dla klientów detalicznych) binding from 9 November 2019.
- c) fee for cash withdrawals from all ATMs in Poland for MasterCard Debit and Visa Classic issued for the Konto Osobiste Wygodne (Convenient Personal Account) shall be PLN 0.00;
- d) fee for cash withdrawals from all ATMs abroad for the Multicurrency MasterCard issued for the Konto Premium (Premium Account) shall be PLN 0.00;
- e) fee for cash withdrawals from the remaining ATMs in Poland for the Wymarzona Visa (Ideal Visa) card issued for the Wymarzone Konto Osobiste (Ideal Personal Account) - from PLN 6.00 to PLN 5.00;
- f) fee for cash withdrawals from the remaining ATMs abroad for the Wymarzona Visa (Ideal Visa) card issued for the Wymarzone Konto Osobiste (Ideal Personal Account) and for the MasterCard Debit issued for the Wymarzone Konto Osobiste (Ideal Personal Account) (opened by 20 March 2017) shall be PLN 10.00;
- g) fee for "Płać kartą i wypłacaj" (Pay with a card and withdraw cash) transactions abroad:
 - I) for cards issued for the Konto Osobiste Wygodne (Convenient Personal Account), Konto Osobiste Aktywne (Active Personal Account), Konto Osobiste Komfortowe (Comfortable Personal Account), Konto Premium (Premium Account), and Wymarzone Konto Osobiste (Ideal Personal Account) shall be PLN 1.00;
 - II) for cards issued for the Konto walutowe A'vista w EUR (A'vista Currency Account in EUR) shall be EUR 0.00;

B. Debit cards

- 1. An option to withdraw cash from ATMs abroad belonging to the BNP Paribas Group and the Global Alliance without additional fees for all debit cards;
- 2. the following fees will be reduced:
 - a) monthly fee for Multicurrency MasterCard handling for holders of Konto Premium (Premium Account) shall be PLN 0.00;
 - b) fee for cash withdrawal from Planet Cash ATMs in Poland for the Wymarzona Visa (Ideal Visa) card issued for the Wymarzone Konto Osobiste (Ideal Personal Account) shall be PLN 0.00;
- 3. the following fees will be increased:
 - a) monthly fee for Multicurrency MasterCard handling for the Konto Premium (Premium Account) - from PLN 3.00 to PLN 7.00;
 - b) fee for cash withdrawals from Euronet ATMs for the Wymarzona Visa (Ideal Visa) card issued for the Wymarzone Konto Osobiste (Ideal Personal Account) - from PLN 0.00 to PLN 5.00;
 - c) payment for "Płać kartą i wypłacaj" (Pay with a card and withdraw cash) domestic transactions - from PLN 0.00 to PLN 1.00;
- 4. new fees shall be introduced:
 - a) fee for re-issuing the PIN by the Bank of:
 - I) PLN 10 for cards issued to: Wymarzone Konto Osobiste (Ideal Personal Account),



Konto Osobiste Aktywne (Active Personal Account), Konto Osobiste Komfortowe (Comfortable Personal Account), Konto Osobiste Wygodne (Convenient Personal Account), Konto Premium (Premium Account);

- II) EUR 2.00 for cards issued for the Konto walutowe A'vista w EUR (A'vista Currency Account in EUR);
- b) fee for delivering the PIN by mail of PLN 15.00;
- c) fee for delivering a debit card or PIN by courier service of:
 - I) in accordance with actual costs, min. of PLN 35.00 for: Wymarzone Konto Osobiste (Ideal Personal Account), Konto Osobiste Aktywne (Active Personal Account), Konto Osobiste Komfortowe (Comfortable Personal Account), Konto Osobiste Wygodne (Convenient Personal Account), Konto Premium (Premium Account);
 - II) min. EUR 7.00 for the Konto walutowe A'vista w EUR (A'vista Currency Account in EUR).

NOTE - from 9 November 2019:

1. the ability to withdraw cash in Euronet ATMs located outside Bank offices will be temporarily suspended until it shall be reintroduced by the Bank;
2. cash withdrawals with the use of the Card in branches of other banks in Poland and abroad and transactions at post offices or other financial institutions will not be possible;
3. the Minikarta Debit (Minicard Debit) and Minikarta Debit Class&Club (Minicard Debit Class&Club) sticker contactless transactions will be terminated. As an alternative, we encourage you to use the Apple Pay/Google Pay services.

C. Term deposits

1. Except changing the commercial names, the existing terms and conditions for keeping term deposits other than WIBORna will remain unchanged - please find the details in the Information Package, in the document en.: "Dotychczasowe i nowe nazwy lokat terminowych

oraz wzorców umownych" (Former and New Term Deposit and Template Agreement Names);

2. in case of the WIBORna Deposit (which shall be renamed to "Lokata Standardowa w PLN" (Standard Deposit in PLN)), variable interest will be changed to fixed interest. The existing rate of interest for the WIBORna Term Deposit shall be applicable until the date of the next renewal of this term deposit falling after 9 November 2019. The term deposit shall be renewed for the same investment periods, under the terms applicable for the Lokata Standardowa w PLN (Standard Term Deposit in PLN) on the renewal date, with the interest indicated in the "Tabela oprocentowania środków pieniężnych na rachunkach bankowych klientów detalicznych" (Table of Interest on Funds on Individual Customers' Bank Accounts);
3. for all renewable term deposits, the term deposit start date (shown for instance in the Internet Banking System) shall be the date of their opening or the date of their last renewal.

D. Internet Banking, Mobile Banking

As of 9 November 2019, the Online Internet Banking System shall be replaced with a new system - GOonline. Customers who have been using the Online system will be able to use GOonline under the terms and conditions indicated in respective regulations made available before the service is launched. Additionally, Customers will be able to use our new GOMobile mobile application.

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

- possibility to log in to GOonline using the existing login assigned for the purposes of the Online system*;
- while activating the GOonline Internet Banking (logging in for the first time), it will be necessary to define a new password;
- new logging methods in the form of a masked password;
- additional possibilities of confirming transactions in GOonline - Mobile Authentication via GOMobile;
- confirming transactions using mobile authentication via the GOMobile application requires installation of the GOMobile application;



- maximum transaction limits shall change Information Package in the document entitled: "Komunikat do Umowy ramowej Rachunków bankowych, Karty oraz Elektronicznych Kanałów Dostępu" (Communication to the Bank Account, Card, and Electronic Access Channel Framework Agreement);
- possibility of setting your own monthly transaction limits up to the amounts set by the Bank;
- new manner of product presentation with a division between the personal profile (access to own and common products of the Customer) and the attorney profile (access to the principal's products sans investment fund and brokerage account registries, which are presented in the personal profile);
- transaction history for the last 24 months will be transferred from the Online system to the GOonline system;
- possibility to use GOMobile – new mobile application.

*Customers who will not be able to use their existing login will be informed by the Bank individually about being issued a new identifier.

Please find the full list of functionalities of the GOonline and GOMobile in our Information Package, in the document entitled "Komunikat do Umowy ramowej Rachunków bankowych, Karty oraz Elektronicznych Kanałów Dostępu" (Communication to the Bank Account, Card, and Electronic Access Channel Framework Agreement).

E. Telephone banking

Telephone customer service will be available at the following numbers (fee rates in accordance with the operator's price list):

801 321 123 – for domestic callers
 +48 22 134 00 00 – for domestic and foreign callers
 +48 500 990 500 – for mobile phone users

Calls to the existing numbers will automatically be transferred to the IVR, i.e. an automatic customer service.

Scope of dispositions carried out by phone will

not be conditional on the manner of verification in the automatic service (IVR). Customers using the existing ID data and the TPIN code (from November 2019 - TelePIN) as an authentication method **will still be able to use** this data for authentication purposes (except for the card number). The TelePIN code may be changed by phone, via the Call Centre Consultant.

After Customer verification in the automatic system, the Bank shall provide the following scope of services:

- by connecting with a Consultant: performance of all the dispositions carried out via the telephone Customer service (on business days, from Monday till Friday between 08:00 and 20:00). The full list of dispositions that can be performed by the Consultant at the Call Centre is available in the "Komunikat do Umowy ramowej Rachunków bankowych, Karty oraz Elektronicznych Kanałów Dostępu" (Communication to the Bank Account, Card, and Electronic Access Channel Framework Agreement);
- by connecting with our automated service (Bankofon);
- in case of no Customer verification, the Consultant will only be able to provide basic information about the Bank's products and services;
- apart from calling the Bank, Customers will be able to use the following optional Customer Service channels:
 - chat available on the Bank's website: www.bnpparibas.pl;
 - chat available in the GOonline Internet Banking System (after logging in);
 - e-mail message to the address kontakt@bnpparibas.pl;
 - VideoChat on the website www.bnpparibas.pl (after making the service available by the Bank);
 - Click2Call by launching a telephone connection from the GOMobile application (after launch of the service by the Bank).

F. New Functionalities

1. We offer all our Customers the possibility to take advantage of:
 - a) free of charge payouts from BNP Group and Global Alliance ATMs all over the World (over 70 thousand machines);
 - b) cash deposits at ATMs via the BLIK service;



- c) additional functionalities in mobile and internet banking:
 - immediate transfers;
 - possibility to use selected functionalities without logging in;
 - application in 4 languages: Polish, English, Ukrainian, and Russian;
 - temporary card lock;
 - possibility to create one's own login.

G. Names of the template agreements

Starting from 9 November 2019 template agreements shall be amended. Please find the existing templates in the Information Package, in the document entitled: "Dotychczasowe i nowe nazwy lokat terminowych oraz wzorców umownych" (Former and New Term Deposit and Template Agreement Names).

III. LEGAL BASIS FOR THE CHANGES INTRODUCED

The legal basis for introducing the abovementioned changes shall be the following provisions of the Regulamin Konta Osobistego, Konta Lokacyjnego, Lokat Terminowych i Umowy Karty (Regulations for Personal Accounts, Investment Accounts, Term Deposits and Card Agreements) at BNP Paribas Bank Polska S.A.:

- 1) §76.1 (1): "The Bank shall have the right to amend the Regulations, Table and Deposit Table for the following material reasons: introduction of new services extending the use of bank accounts or extending the offer of bank accounts or card agreement";
- 2) §76.1 (2): "The Bank shall have the right to amend the Regulations, Table and Deposit Table for the following material reasons: adjustment of services provided under the agreement to market conditions connected with technological progress";
- 3) §76.2 (1): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Deposit Table for the following material reasons: change of fees for power supply, telecommunications services, postal services inter-bank settlements, fees incurred in connection with

execution of a bank account agreement by companies cooperating with the bank, and in result of introducing new legislation directly influencing the costs of the executed contract by at least 1% in regards to the previous price in the analogous period of a month, quarter, or year";

- 4) §76.2 (2): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: changes of inflation rates understood as the change of any of consumer price indices announced by Statistics Poland (GUS) of at least 0.1 percentage point compared to the previously announced indicators for the analogous period of a month, quarter or year";
- 5) §76.2 (3): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: change of tax rates or introduction of new taxes or mandatory or tax charges or fees";
- 6) §76.2 (4): "The Bank shall have the right to change the amount of fees and commissions stipulated in the Table and Term Deposit Table for the following material reasons: change of the average monthly wage in the enterprise sector without awards payable from profit announced by Statistics Poland (GUS) of at least 1% compared to the one previously announced for the analogous period of a month, quarter or year".

IV. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED IN REGARDS TO FEES AND COMMISSIONS

- 1. The need to adjust the provisions of template agreements 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 as regards the so-called strong authentication;



2. increase in prices of the following services having impact on the Bank's operations¹:
 - a) sale of postal, courier, and telecommunications products or services (constant prices);
 - b) computer programming and IT consulting activities and related activities;
 - c) information service activities;
 - d) legal, accounting and bookkeeping, and tax advisory services; management-related services;
 - e) advertising, market research and public opinion polling;
3. increase in the consumer price index¹;
4. increase of the actual average monthly gross remuneration in the enterprises sector¹;
5. increase in the contributions to the Bank Guar-

antee Fund, in particular in the contribution to forced restructuring fund.

V. THE RIGHT TO TERMINATE AGREEMENTS

If you do not agree for the proposed changes of template agreements, you have the right 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;
- 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.



LOAN PRODUCTS

A. Debt limit - changes shall be effective as of 9 November 2019.

I. MOST IMPORTANT CHANGES CONCERNING CUSTOMERS HAVING SO-CALLED OVERDRAFTS (I.E. CREDIT ON THE CURRENT ACCOUNT)

- Modification of the principles of determining the interest rate and the mode of changing thereof - the introduced change does not affect the rate of interest on your overdrafts, which shall remain unchanged.
- Changes in the manner of calculating and monitoring the required systematic payments to the personal account and the results of failing to submit the amount of requires systematic pay-

ment - the introduced change remains without influence on the level of the systematic payment you have declared, which has been determined in the binding agreement, however the types of income taken into consideration when determining said payment will change.

- Particularisation of the provisions on debt enforcement due to arrears in payments.
- Change in the amount of fees pertaining to issued certificates and bank opinions.
- Highlight the Table of Rates of Interest, Fees, and Commissions for Debt Limit (i.e. overdraft).
- Modification of the principles of submitting and handling complaints.

II. DOCUMENTS SUBJECT TO CHANGE:

- Debt limit agreement (i.e. overdraft) - after the change: Debt limit agreement (overdraft facility).

¹ <https://stat.gov.pl/wskazniki-makroekonomiczne/>, section: Downloads, file en.: "Kwartalne wskaźniki makroekonomiczne" (Quarterly Macroeconomic Indicators).



- Debt limit regulations (i.e. overdraft) at BNP Paribas Bank Polska S.A. - after the change: Debt limit regulations (i.e. overdraft) at BNP Paribas Bank Polska S.A. - after the change.
- Table of Rates of Interest, Fees, Commissions, and Transaction Limits at BNP Paribas Bank Polska S.A. for: personal bank account, investment account, and current account debt limit - after the change: Table of Rates of Interest, Fees, and Commissions for Debt Limit (i.e. overdraft).

The detailed list of changes introduced to the aforementioned template agreements and the Table contents can be found in the Information Package.

III. LEGAL BASIS FOR THE INTRODUCED CHANGES

Changes of templates shall be introduced on the basis of §8.1 (1) of the Overdraft Regulations (i.e. credit on the current account), in accordance with which "The Bank shall have the right to amend the Regulations in the event of: 1) introduction of changes to the Bank's product offer" and §5.2 (1) of the Overdraft Agreement (i.e. credit on the current account), in accordance with which "The Bank shall have the right to change the amount of fees and commissions indicated in the agreement without termination thereof if: 1) the change of overdraft handling costs in result of inflation, change of the price of electrical power, telecommunications, postal services, inter-bank settlements, change of fees incurred in connection with the execution of the contract through companies cooperating with the Bank, having influence on the agreement execution cost".

IV. ACTUAL CIRCUMSTANCES

In connection with the operational fusion, it shall be necessary to introduce changes to template agreements to reflect the principles of functioning of new IT systems. Furthermore, prices of the following services having impact on the Bank's operations have increased²:

- a) sale of postal, courier, and telecommunications products or services (constant prices);
- b) computer programming and IT consulting activities and related activities;
- c) information service activities;
- d) legal, accounting and bookkeeping, and tax advisory services; management-related advisory services;
- e) advertising, market research and public opinion polling;
- f) increase in the consumer price index².

V. BORROWER'S RIGHTS

If for any reasons you do not agree to the aforementioned changes, you have the right to terminate the agreement within 14 days from the date of receiving this information. Failure to submit a written declaration on refusing to accept the changes shall mean their acceptance. Should the Borrower submit a written declaration on refusing to accept the changes to the bank within the aforementioned deadline, it shall mean termination of the credit agreement which shall result in a demand to immediately pay off the entire debt after expiry of a 1-month termination period.

B. Credit cards

I. CHANGES COMING INTO FORCE ON 14 SEPTEMBER 2019

Major changes to the template agreements include:

- new provisions concerning the so-called strong authentication due to entry of a strong into force 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 ("EU Regulation").

Template agreements subject to amendments:

- "Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services

² <https://stat.gov.pl/wskazniki-makroekonomiczne/>, section: Downloads, file en.: "Kwartalne wskaźniki makroekonomiczne" (Quarterly Macroeconomic Indicators).



being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540)" - the amendments have been highlighted using colour.

II. CHANGES COMING INTO FORCE ON 9 NOVEMBER 2019

Major information:

the following shall remain unchanged:

- granted credit limits in credit card accounts;
- repayment account number;
- product-related services (access by phone, Bank branches, electronic channels);
- all cards shall remain in use until the expiry date indicated on a given card.

Changes introduced:

- the interest-free period running from the settlement period closing date shall be extended to 26 days;
- for accounts with the settlement period closing dates listed below, the statement generation date, and therefore the payment date, shall be changed. The existing settlement period closing dates shall be replaced with the following ones:
 - from the 6th to the 10th day of the month;
 - from the 12th to the 15th day of the month;
 - from the 18th to the 20th day of the month;
 - from the 24th to the 25th day of the month;
 - from the last to the 5th day of the month;
- reducing the commission for converting international transactions from 5% to 2% of the transaction amount - for VISA Cards;
- introduction of a commission for converting international transactions for MasterCard Platinum holders - 2% of the transaction amount;
- the annual card account maintenance fee for VISA Platinum, MasterCard Platinum, and MasterCard Elite holders shall remain unchanged. Other fees shall be in line with the "Tariff of Commissions and Fees Related to Credit Cards for Individual Customers" included in our Information Package;
- the annual fee for card account maintenance for holders of other cards shall be waived, while the monthly fee shall be increased up to the amount indicated in the "Tariff of Commissions and Fees Related to Credit Cards for Individual Customers"; the sum of transactions entitling to exemption from the monthly fee shall be calculated for each card separately (for the main card and each supplementary card);
- 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";
- starting from 2020, cards will be renewed (on the date indicated on a card) but with a new image adapted to the graphic design applicable at the Bank;
- Customers are now able to join the free of charge programme mamBONUS (myBONUS);
- the new Internet Banking System GOonline and mobile application GOMobile have been made available;
- for credit cards from the Wealth Management offer: MasterCard World Elite, MasterCard C&C (MasterCard Gold after the migration), MasterCard Platinum and VISA Platinum, interest accrual shall be introduced for delays in debt repayment;
- for MasterCard World Elite credit cards, the Priority Pass Programme shall be replaced with the LoungeKey Programme;
- for MasterCard World Elite cards, the interest-free period shall be extended to 58 days;
- the amount of automated repayment shall be unified - percentage rates shall be unified to the level of 10%, 25%, 50%, or 75% of the entire debt;
- starting from 9 November 2019, mini cards in the form of a sticker shall no longer be available. We encourage you to use the Apple Pay/Google Pay services instead;
- starting from 9 November 2019, the names of some credit cards will change, in accordance with the table below:



Card name before migration						
Srebrna VISA (Silver VISA)	Srebrny MasterCard (Silver MasterCard)	Złota VISA (Gold VISA)	Złoty MasterCard (Gold MasterCard)	Platynowa VISA (Platinum VISA)	MasterCard Platinum	MasterCard World Signia/ World Elite
Wygodna Karta Kredytowa Visa (Convenient VISA credit card)	Pierwsza Karta Mastercard (First MasterCard)		World MasterCard Class&Club			
Card name after migration						
Karta Kredytowa Visa Wygodna (Convenient VISA credit card)	Karta Kredytowa Mastercard Standard (MasterCard Standard Credit Card)	Karta Kredytowa Visa Gold (VISA Gold Credit Card)	Karta Kredytowa Mastercard Gold (MasterCard Gold Credit Card)	Karta Kredytowa Visa Platinum (VISA Platinum Credit Card)	Karta Kredytowa Mastercard Platinum (MasterCard Platinum Credit Card)	Karta Kredytowa Mastercard World Elite (MasterCard World Elite Credit Card)

The changes described shall apply also to supplementary card users.

Template agreements subject to amendments:

- "Credit Card Agreement (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540)" - after the change: "Credit Card Agreement";
- "Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540)" - after the change: "Credit Card Regulations for Individual Customers";
- Table of Rates of Interest, Fees, Commissions, and Transaction Limits for Credit Cards at BNP Paribas Bank Polska S.A. - for agreements entered into until 25 October 2015 and the Table of Rates of Interest, Fees, Commissions, and Transaction Limits for Credit Cards at BNP Paribas Bank Polska S.A. - for agreements entered into from 26 October 2015 onwards and Table of Rates of Interest, Fees, Commissions, and Transaction Limits for MasterCard World Signia/World Elite credit cards

for Wealth Management Private Banking Customers, and Table of Rates of Interest, Fees, Commissions, and Transaction Limits for: VISA Platinum, MasterCard Platinum, World MasterCard Class&Club for Wealth Management Private Banking Customers at BNP Paribas Bank Polska S.A. - after the change: "Table of Commissions and Fees Related to Credit Cards for Individual Customers" - applicable as of 9 November 2019.

The detailed list of amendments introduced to the said template agreements and the Table content is to be found in our Information Package.

III. LEGAL BASIS FOR THE CHANGES INTRODUCED

The grounds for the amendments introduced are:

§59.1 (1), (2), (3) of Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540):



"I. The Bank shall have the right to amend the Regulations in the event of:

- 1) introducing changes to its product offer, including a change of the manner or form of delivery of services provided to the Holder/User under the Agreement, in connection with changes to the IT systems, implementation of new technical or technological solutions,
 - 2) introduction or amendment of legal regulations concerning payment cards,
 - 3) issuance of decisions, rulings, orders by public authorities or courts concerning payment cards,
- (...)"

\$60.1 (1), (2), (3). Credit Card Regulations at BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540):

"I. The Bank shall have the right amend the Table as regards the amount of commissions and fees as a result of:

- 1) a change in operating costs connected with performance of the Agreement due to changes of inflation rates, electricity prices, telecommunication and postal charges, license fees, interbank settlement costs, fees incurred in connection with performance of the Agreement by the agency of companies cooperating with the Bank, including VISA, MasterCard or a Clearing Agent, and labour costs,
- 2) introduction of new legal regulations imposing public burdens on the Bank or exempting the Bank from these burdens, connected with performance of the Agreement,
- 3) issuance of administrative decisions, recommendations of the National Bank of Poland,

Polish Financial Supervision Authority (KNF), the Polish Bank Association or court rulings pertaining to the Agreement or the Bank's relationships with consumers."

IV. FACTUAL CIRCUMSTANCES OF THE CHANGES INTRODUCED

1. The necessity to adjust provisions of the template agreements to the EU Regulation as regards the so-called strong authentication.
2. Increase in prices of the following services having impact on the Bank's operations (Q1 2018 - Q1 2019)³:
 - a) activities connected with computer programming and IT consulting activities and related activities - increase by 14%;
 - b) information-related services - increase by 38.3%;
 - c) legal, accounting and bookkeeping and tax advisory services; management-related services - increase by 13.9%;
 - d) advertising, market research and public opinion polling - increase by 6.4%;
 - e) consumer price index - increase by 1.2%³ (Q1 2018 - Q1 2019).

V. RIGHT TO TERMINATE AGREEMENTS

If you do not agree for the proposed changes of template agreements, you have the right 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;
- 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.

³ <https://stat.gov.pl/wskazniki-makroekonomiczne/>, section: Downloads, file en.: "Kwartalne wskaźniki makroekonomiczne" (Quarterly Macroeconomic Indicators).



INSURANCE PRODUCTS

In connection with BNP Paribas Bank Polska assuming the rights and obligations of Raiffeisen Bank Polska S.A. defined in the division plan of 28 April 2018, including the rights and obligations resulting from insurance agreements, on

31 October 2019 insurance coverage shall expire in connection with termination of group insurance agreements in the scope of the following insurance products:

Insurance added to debit cards	1. Assistance Group Insurance "Medical Assistance, Home Assistance, Roadside Assistance" added to the MasterCard Debit issued to the Wymarzone Konto Osobiste (Ideal Personal Account).
	2. Group Insurance "Podróż bez zmartwień" (Travel Without Worries) added to the MasterCard Debit issued to the Wymarzone Konto Osobiste (Ideal Personal Account).
Insurance added to an account	Assistance&Concierge Group Insurance for Holders and Co-Holders of the Konto Osobiste Premium (Premium Personal Account).

As of 1 November 2019, the following changes to insurance products shall be introduced:

Insurance added to debit cards	Specific Terms and Conditions of the CyberHelp Group Insurance added to the MasterCard Debit issued to the Wymarzone Konto Osobiste (Ideal Personal Account) - details in the attached STCI.
Insurance added to credit cards	Class & Care Group Insurance - change of the monthly insurance premium to 0.13% of the debt balance as at the end of the premium settlement period (before: 0.13%, min. PLN 5.99).

Starting from 1 November 2019 Customers will have the option to take advantage of the following insurances:

Mortgage insurance	Real estate or movables insurance with PZU S.A.
	Life insurance in case of a permanent and total inability to work, serious illness or hospitalisation in result of an accident, loss of a job or hospitalisation in result of an accident Cardif Polska S.A. - depending on employment status.



OFFER OF THE BROKERAGE HOUSE/INVESTMENTS PRODUCTS

In connection with the operational merger, the following investment products and services offered by the BNP Paribas Bank Polska S.A. Brokerage House and the Bank shall change:

I. Investment products of BNP Paribas Bank Polska S.A. Brokerage House

A. Brokerage account

Major changes:

- as of 12 November 2019, the BNP Paribas Bank Polska S.A. Brokerage House will introduce a new Tariff of Fees and Commissions for providing brokerage services;
- change of the brokerage account handling system - Sidoma will replace BNP Paribas Broker;
- securities account number shall change; please familiarize yourselves with the new number in the Sidoma system (webmakler.pl) or by phone with the broker (phone no. 801 880 880);
- currency account number in the NRB format (used for bank transfers) shall remain unchanged;
- personal account connected with the currency account at BNP Paribas Broker (based on the Annex) shall be connected with a currency account in the Sidoma system - keeping the possibility of performing transfers from a currency account to a bank account;
- absence of a connection of a personal account and a currency account at BNP Paribas Broker (no Annex) shall mean that performing a transfer from the currency account to the bank account shall require a prior telephone definition of the account with the broker (phone number: 801 880 880) or at a branch office of the Bank;
- placing telephone orders via the Bank's infoline or directly with the broker (phone no.: 801 880 880);

- logging in to the Sidoma system: via the GOonline electronic banking or directly via the Brokerage House's application (webmakler.pl);
- the Mobile Broker application will be replaced with the GObroker application;
- before placing stock market orders an MiFID assessment must be carried out (in the Sidoma Professional/Sidoma WEB Internet Banking System or at the Bank's branch).

B. Derivatives

Before placing stock market orders an MiFID assessment must be carried out (in the Sidoma Professional/Sidoma WEB Internet Banking System or at the Bank's branch).

C. Investment advisory

- Access to the investment advisory module in the Sidoma WEB system (webmakler.pl);
- until 30 October 2020, no fee will be charged for investment advisory services; afterwards payment for this service will be collected in accordance with the Tariff of Fees and Commissions collected by the BNP Paribas Bank Polska S.A. Brokerage House for providing investment advisory services in the scope of stock exchange financial instruments.

D. Structured certificates

- The brokerage account number (used to record securities) shall change, please familiarise yourselves with the new number in the Sidoma system (webmakler.pl) or by calling our broker (phone no.: 801 880 880);
- before placing orders regarding investment funds an MiFID assessment must be carried out (in the internet banking system or at the Bank's branch).



Legal basis for the changes:

- we introduce these changes based on §92.4 (c) of the Regulations for Provision of Brokerage Services for Individual Customers by BNP Paribas Bank Polska S.A. Brokerage House (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540) in connection with the necessity to adjust the contractual provisions to the new IT systems and the principles of service provision;
- failure to submit a declaration on refusing to accept the proposed changes by (and including) 9 November 2019 shall be equivalent to consenting to the coming into force of the following (in accordance with the information in the Information Package):
 - Agreement on Provision of Brokerage Services by the BNP Paribas Bank Polska S.A. Brokerage House;
 - Agreements on Execution of Derivative Purchase and Sale Orders;
 - Agreement on Provision of Investment Advisory Services Regarding Exchange-Traded Financial Instruments by BNP Paribas Bank Polska S.A. Brokerage House.

II. BNP Paribas Bank Polska S.A. investment products:

A. Investment funds

- The numbers of registers where your participation units, participation titles or certificates of closed-end investment funds are stored shall remain unchanged;
- before placing orders regarding investment funds an MiFID assessment must be carried out (in the internet banking system or at the Bank's branch);
- we introduce these changes based on §17.1 (h) of the Regulations for the Use of Intermediary Services of BNP Paribas Bank Polska S.A.

Regarding Investment Funds and Purchase and Redemption of Participation Titles in Foreign Investment Funds (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540) in connection with the necessity to adjust the provisions to the changes of IT systems and of the rules for service provision;

- failure to submit a declaration on refusal to accept the proposed changes by (and including) 9 November 2019 shall be equivalent to your consent to the coming into force of the Main Agreement on provision of services of receiving and forwarding orders related to Participation Units, and as regards Investment Certificates and other financial instruments, on accepting subscriptions in public offerings by the BNP Paribas Bank Polska S.A. Brokerage House.

B. Structured deposit

- the structured deposits you have opened shall function unchanged until their planned settlement day;
- before placing orders regarding a structured deposit an MiFID assessment must be carried out (in the internet banking system or at the Bank's branch);
- we introduce these changes based on §20.1 (h) of the Regulations for Opening and Keeping Investment Term Deposits by BNP Paribas Bank Polska S.A. (concerns products and services being part of banking operations acquired by BNP Paribas Bank Polska S.A. as a result of the split of the entity having the KRS number 14540) in connection with the necessity to adjust the provisions to the changes of IT systems and of the rules for service provision;
- failure to submit a declaration of refusal to accept the proposed changes by (and including) 9 November 2019 shall be equivalent to your consent to the coming into force of the Framework Agreement on Structured Term Deposits of BNP Paribas Bank Polska S.A.



ADDITIONAL INFORMATION

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

In connection with the planned operational merger and 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. Detailed rules can be found in the Information Package, in the document en.: "Klauzula dla deponentów" (Depositor Clause).

II. DEPOSITOR INFORMATION SHEET

You will find the information on the deposit guarantee rules and rules for making with-

drawals of guaranteed funds in our Information Package, in the document entitled: "Arkuszy informacyjny dla deponentów" (Depositor Information Sheet).

III. INFORMATION ON THE "DEALER" PLATFORM

On 9 November 2019 the Bank will make available a new platform for currency exchange transactions. In view of the foregoing, certain functionalities will change. The new regulations for the aforementioned service will be delivered at initial log in and its acceptance will enable you to use the services.



DELIVERY OF TEMPLATE AGREEMENTS/INFORMATION APPLICABLE AS OF 14 SEPTEMBER 2019 AND AS OF 9 NOVEMBER 2019

Detailed list of all the amendments to the template agreements or the detailed contents of said changes are available on the Bank's website in the file en. "Information Package" (Pakiet Informacyjny) at <https://bnpparibas.pl/informacja-o-zmianach> and - based on blockchain distributed ledger technology which guarantees the permanency and authenticity of the documents - on the website of the National Clearing House (KIR) at <https://tn.kir.pl>.

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

e88952993371d4fd4984b698d2c8e4edb532e92efea9d8a23d64fc9796addddc
Information Package part I Bank Accounts, Debit Cards to Bank Accounts, Internet, Mobile and Telephone Banking-sig.pdf

f83e38711b062853840cd2d4781c084b239d3f47e829803bca9e64a4368a9566
Information Package part IIa Loan Products-sig.pdf

818bf0ad4742035f29725b5545b7342fd05ead999304b3af1586ed71c31d70
Information Package part IIb Loan Products-sig.pdf

fe3fa1666cddbdfb79f80c3b01c7896fa5e99a54fcee679bd343c340df3406a7
Information Package part IIIa Insurance, Investment Products, Brokerage House, Additional Information-sig.pdf

bc1e345cab37f0903ee80b85ba19b6db2ead31d66448026f74b0fe57e7a421ff
Information Package part IIIb Insurance, Investment Products, Brokerage House, Additional Information-sig.pdf

The technological solution provided by KIR meets regulatory requirements of the European legislation (including compliance with the durable medium definition stipulated in the Polish Act of 19 August 2011 on Payment Services (Ustawa o usługach płatniczych) 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.