Fee Information Document

Name of the entity that maintains the account: **BNP Paribas Bank Polska S.A.**

Account name: **Konto na Teraz Current account**

Date: **November 17, 2026**

- This document provides information on fees for using the services associated with a payment account. It will allow you to compare these charges with the charges for other accounts.
- In addition, fees may apply for the use of services associated with this account that are not specified in this document. Full information can be found in the Table of Commissions and Fees regarding Bank Accounts, Card and Electronic Access Channels for retail customers and the Table of Commissions and Fees for a revolving loan in a personal account.
- A free glossary of terms used in this document is also available.

Service	Fee
General account related services	
Account maintenance	PLN 0
Payments (except for payment cards)	
Transfer Order	in PLN, domestic, into bank accounts maintained by the Bank, incl. foreign currency accounts: at the Internet Banking System PLN 0 at a bank branch/via the Call Centre PLN 0 SEPA transfer This service in unavailable Cross-border transfer This service in unavailable Instant transfer 3 first transfers per month: PLN 0 each subsequent transfer: PLN 6

Standing Order	Standing Order PLN 0 Placing, modifying a Standing Order PLN 0
Direct Debit	Debiting an amount of a standing order to a bank account PLN 0 Accepting, changing a Standing Order PLN 0
Cards and cash	
Use of debit card	Mastercard Karta Otwarta na Dzisiaj- monthly: PLN 0 **Total annual fee** **PLN 0**
Cash withdrawal	at a Bank's branch: PLN 0 from ATMs at a Bank's branch PLN 0 Planet Cash in Poland PLN 0 from other ATMs in Poland: PLN 0
Use of credit card	This service in unavailable
Overdraft facilities and related services	

Overdraft facility	This service in unavailable

GLOSSARY OF TERMS:

Account maintenance – an authorised entity maintains a payment account for use by the customer

Use of a debit card – an authorised entity issues a payment card that enables payment transactions with the exception of transaction debiting funds made available under the loan, linked to the customer's account. The amount of each debit card transaction is charged in full directly to the customer's account.

Use of a credit card – an authorised entity issues a payment card linked to a payment account of the customer to enable making payment transactions by utilizing the funds made available under the credit facility. The entire amount of transactions made using the credit card in the agreed period is collected in full or in part from the customer's payment account on a predetermined date. The credit agreement concluded by and between the entity and the customer determines whether interest for the credit facility will be collected from the customer.

Overdraft facility – the account provider and the customer agree in advance that the customer may use the overdraft facility. The agreement specifies the maximum overdraft amount and the amount of fees and interest, if any, charged to the customer.

Transfer order – at the request of the customer, the entity maintaining the account transfers funds from the customer's account to another account.

Standing order – at the request of the customer, the entity that maintains the account regularly transfers funds in a specified amount from the customer's account to another account.

Payment order – a payment order constitutes an instruction given to the bank by the creditor to transfer a specific amount from the debtor’s bank account to the creditor's bank account.

Cash withdrawal – an account holder withdraws cash from their bank account.