






## INFORMATION SHEET FOR DEPOSITORS

1.	<b>Deposits in BNP Paribas Bank Polska S.A. Are guaranteed by:</b>	Bank Guarantee Fund <sup>1)</sup>	
2.	<b>Protection scope:</b> an equivalent of EUR 100,000 in PLN with respect to every depositor in one entity covered by the guarantee system. <sup>2)</sup> BNP Paribas uses the following trademarks:		
	 <b>BNP PARIBAS</b> Bank zmieniającego się świata	 <b>GOoptima</b> by BNP PARIBAS	 <b>BNP PARIBAS</b> WEALTH MANAGEMENT
3.	<b>If a depositor holds more deposits in the same entity covered by the guarantee system:</b> all deposits in the same entity covered by the guarantee system are added up, and the limit for their total sum is the equivalent of EUR 100,000 in PLN <sup>3)</sup>		
4.	<b>If the depositor holds a joint account with (an)other person(s):</b> the limit of the equivalent of EUR 100,000 in PLN shall apply to each depositor separately <sup>4)</sup>		
5.	<b>The paying out period in the event of insolvency of an entity covered by the guarantee system:</b>	7 business days <sup>5)</sup>	
6.	<b>Payment currency:</b>	PLN	
7.	<b>Contact:</b> Bank Guarantee Fund ul. ks. Ignacego Jana Skorupki 4; 00-546 Warszawa phone: 22 58 30 700; 22 58 30 701 Fax: 22 58 30 589 E-mail: kancelaria@bfg.pl Additional information: <a href="https://www.bfg.pl/">https://www.bfg.pl/</a>		



## Additional information:

1) System responsible for deposit protection.

The Bank Guarantee Fund is responsible for deposit protection.

2) 3) General scope of protection.

If a deposit is not available because the entity covered by the guarantee system is incapable of fulfilling its financial obligations, the Bank Guarantee Fund shall pay out the funds to depositors. The maximum amount to be paid out is an equivalent of EUR 100,000 in PLN with respect to every depositor in one entity covered by the guarantee system. This means that in order to specify the amount covered by the guarantee, all deposits held with the same entity covered by the guarantee system are added up. For instance, if a depositor holds an equivalent of EUR 90,000 in PLN on a savings account and an equivalent of EUR 20,000 in PLN on a current account with the same entity covered by the guarantee system, only an amount equivalent to EUR 100,000 in PLN shall be paid out.

This method shall also apply when an entity covered by the guarantee system conducts its activity under different trademarks. BNP Paribas S.A. also operated under the name of GOOptima. This means that the total of all deposits placed under one or many of these trademarks is guaranteed jointly to the equivalent of EUR 100,000 in PLN.

To calculate the equivalent of the EUR amount in PLN, the average exchange rate is applied, published by the National Bank of Poland on the day of meeting the guarantee condition, within the meaning of Article 2 item 10 of the Act on the Bank Guarantee Fund, deposit guarantee system and compulsory restructuring, dated 10 June 2016 (Journal of Laws, item 996), with respect to a given entity covered by the deposit guarantee system.

4) Limit for protection of joint accounts.

In the case of joint accounts, the limit for the equivalent of EUR 100,000 in PLN shall apply to every depositor.

Yet the deposits on the account to which two or more persons are authorized as members of a partnership, association or organizational unit without legal personality to which legal capacity is granted by a separate act, shall be added up for the purpose of calculation of the upper limit of the equivalent of EUR 100,000 in PLN and treated as a deposit of one depositor.

In the case when the funds or receivables of a depositor who is a natural person originate from:

1) a sale of:

- a) real estate built over with a one family house in the meaning of the provisions of the law of 7 July 1994 – Construction law (Journal of Laws No. 2016, item 290, as amended), its part or a share in such real estate,
- b) perpetual usufruct right to the land with a residential building (single family) within the meaning of the Act of 7 July 1994 on the Construction Law, or a share in such a right,
- c) independent residential premises in the meaning of the law of 24 June 1994 on Ownership of Premises (Journal of Laws dated 2015 item 1892) constituting separate real estate or a share in such premises, land or share in land or perpetual usufruct right to the land or share in the perpetual usufruct right, related to the premises,
- d) a cooperative ownership right to a residential apartment or a share in such a right - if it was not sold under the business activity pursued,

2) performance of contractual or court division of property in favour of the depositor, after cessation of joint property of spouses,

3) acquisition of inheritance by the depositor, execution of legacy in his/her favour or him/her obtaining legitime,

4) paying out the sum insured under life insurance agreement upon death of the insured or maturity of the endowment policy,

5) paying out the sum insured under personal accident insurance agreement due to bodily harm, disorder of health or death of the insured as a result of an accident,

6) paying out severance compensation under the terms and conditions and in the amount specified in separate provisions,

7) payment of a retirement or pension severance pay as mentioned in Article 921 § 1 of the Labour Code of 26 June 1974 (Journal of Laws No. 2014, item 1502, as amended) or separate provisions, under the conditions and in the amount specified therein

- they are covered by guarantee protection within three months of the date when the funds credit the account or the receivable arises, up to the amount which constitutes the difference between the double limit amount of the PLN equivalent of EUR 100 000 and the total of the depositor's remaining funds and receivables, however not higher than the PLN equivalent of EUR 100 000,

After this date, the depositor's funds and receivables shall be covered by a mandatory deposit guarantee fund under general terms and conditions, that is up to the equivalent of EUR 100,000 in PLN.

In the event that the funds come from the payment of compensation damage caused by a crime or compensation for harm suffered; compensation or redress referred to in Article 552 of the Act of June 6, 1997 - Code of Criminal Procedure (Journal of laws item 555 as amended), they are covered with guarantee protection for 3 months from the receipt of the funds to the account or arisal of due - in full. After this date, the funds and receivables shall be covered by a mandatory deposit guarantee fund under general terms and conditions, that is up to the equivalent of EUR 100,000 in PLN.

More information is available from the following website: <https://www.bfg.pl>.

5) Payment.

The entity responsible for paying out the guaranteed funds is the Bank Guarantee Fund (ul. ks. Ignacego Jana Skorupki 4, 00-546 Warszawa phone: 22 58 30 700; 22 58 30 701, fax: 22 58 30 589, e-mail: [kancelaria@bfg.pl](mailto:kancelaria@bfg.pl), website: <https://www.bfg.pl>). The funds shall be paid out (in the amount equivalent to EUR 100,000 in PLN) not later than within seven (7) business days from the date of meeting the guarantee condition referred to in Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, deposit guarantee system and compulsory restructuring, with respect to a given entity covered by the deposit guarantee system.

In the cases specified in Article 36 of the Act of 10 June 2016 on the Bank Guarantee Fund, deposit guarantee system and compulsory restructuring, the seven-day deadline may be extended.

If the guaranteed funds have not been paid out before these deadlines, you should contact the Bank Guarantee Fund because they may become time-barred. More information is available from the following website: <https://www.bfg.pl>.

6) In the case when the depositor uses online banking, this information sheet may be made available and its receipt may be confirmed via electronic communication channels.

## Other Material Information

In principle, deposits of all individual and corporate customers are protected by deposit guarantee systems. Information on exceptions with respect to specific deposits is provided on the website of the relevant deposit guarantee system. Also an entity covered by the guarantee system provides information on whether certain products are covered or not, upon a relevant demand. If deposits are guaranteed, the entity covered by the guarantee system confirms it also on the account statement.