BNP PARIBAS

Regulations of opening and maintaining "Konto na Teraz" at BNP Paribas Bank Polska S.A.

The Regulations of opening and maintaining "Konto na Teraz" (Account for Now) at BNP Paribas Bank Polska S.A. ("the Regulations") set forth detailed terms and conditions for opening and maintaining a Personal Account with the Tariff Plan named "Konto na Teraz" at BNP Paribas Bank Polska S.A.

§1 Definitions

Any capitalised terms not defined herein shall have the meaning given to them in the General Terms and Conditions of the Agreement regarding Bank Accounts, Cards and Electronic Access Channels.

§2 Agreement conclusion and performance by the Bank

1. A Personal Account with the Tariff Plan "Konto na Teraz" (hereinafter "Konto na Teraz") may be opened only at the Bank's branch.
2. The Bank shall maintain the Konto na Teraz account in the Polish zloty only, as a non-interest bearing individual bank account - maintained for one natural person who is not a citizen of the Republic of Poland and has full legal capacity (hereinafter "the Customer").
3. The Bank opens the Konto na Teraz account for the Customer provided that the Customer does not have any other payment account maintained for the Account holder (as an individual or a joint account), opened on the territory of the Republic of Poland, by a bank or a cooperative savings and credit union (SKOK).
4. The prerequisites for entering into an agreement under which the Bank shall open the Konto na Teraz account are as follows:
   1) providing the Bank's employee with one of the following documents confirming the Customer's identity:
      a. passport;
      b. residence card issued by the competent authority of the Republic of Poland;
      c. Ukrainian identity card;
      d. Temporary Foreigner ID (TZTC);
      e. identity certificate of the Ukrainian citizen issued by the Ukrainian diplomatic mission in Poland,
      f. residence card;
      g. Polish identity document of a foreigner along with proof of PESEL assignment;
      h. Ukrainian paper-based identity card (a booklet) along with proof of PESEL assignment;
      i. Card of the Pole with proof of PESEL assignment;

      with a proviso that for individuals who are not Ukrainian citizens, the Bank shall accept only the documents attesting to the Customer's identity mentioned in letter a) and b) above.
   2) granting consent for the Bank to make copies of the aforementioned documents that prove the Customer's identity;
   3) making statements by the Customer during the agreement conclusion – on the following:
      a. residing prior to 24 February 2022 on the territory of Ukraine and leaving the territory, and the inability to return to Ukraine due to ongoing hostilities on its territory;
      b. declared residence address on the territory of the Republic of Poland,
      c. tax identification number assigned;
5. The Bank shall maintain the Konto na Teraz account for the Customer under the terms and conditions defined for the Personal Accounts in General Terms and Conditions of the Agreement regarding Bank Accounts, Card and Electronic Access Channels; however:
   1) the Agreement shall be concluded for a definite period of 12 months;
   2) other bank accounts cannot be opened for the Customer by the Bank - including accounts maintained in a foreign currency;
   3) The balance of the Konto na Teraz account cannot exceed PLN 5,000, while the amount of monthly inflows crediting the said account in a given calendar month cannot be higher than PLN 10.000. In the event a deposit or transfer of funds crediting the Konto na Teraz account exceeds (would exceed) at least one of the limits defined above, the Bank shall refuse to execute such payment order, subject to the next sentence. In the event that a transfer of funds in respect of a payment of a benefit granted as part of a broadly understood social aid provided by the government or local government administration or international organisations is effected into the Konto na Teraz account, the Bank shall not refuse to execute such a payment order provided that the transfer of funds is effected from a bank account whose number is included in the Announcement (in the section called: The list of bank accounts (in the NRB format) from which a transfer of funds is effected into the Konto na Teraz account, and for which the Bank credits the Konto na Teraz account unconditionally, regardless of whether the limits referred to in item 5 point 3) of the

Regulations are exceeded: The funds from such a transfer shall constitute, nonetheless, a component of the Konto na Teraz account balance and shall be a part of the limit of monthly receipts in a given calendar month referred to above.
Example 1: The Konto na Teraz account balance is PLN 4,900. A transfer of funds in the amount of PLN 500.00 is effected from a bank account whose number is included in the Announcement. The Bank shall not refuse to execute such a payment order. After such a transfer is posted the Konto na Teraz Account balance is PLN 5,400. On a subsequent day, there is a transfer of funds in the amount of PLN 50.00 from a bank account whose number is not included in the Announcement. The Bank shall refuse to execute such a payment order. Example 2: In a given calendar month the amount of receipts till the 20th day of the month is PLN 9,400. A transfer of funds in the amount of PLN 1000.00 is effected from a bank account whose number is included in the Announcement. The Bank shall not refuse to execute such a payment order After such a transfer is posted the amount of monthly receipts into the Konto na Teraz account is PLN 10,400. On a subsequent day, there is a transfer of funds in the amount of PLN 100.00 from a bank account whose number is not included in the Announcement. The Bank shall refuse to execute such a payment order,

4) cross-border payment orders or payment orders in a foreign currency to the account other than the account maintained with the Bank, shall not be executed from the above account;
5) The Bank shall issue a debit card named "Karta otwarta na Dzisiaj" (Card Open for Today) to the Konto na Teraz account, referred to in the Table of Commissions and Fees regarding Bank Accounts, Cards and Electronic Access Channels for Retail Customers; whereas, the card issued to the Konto na Teraz account cannot be used to make online payment transactions;
6) The Konto na Teraz account shall not be a bank account debited with BLIK transactions referred to in the BLIK Service Regulations available at the Bank's website;
7) The holder of the Konto na Teraz account cannot use myID service, referred to in the Identification Service Regulations at BNP Paribas Bank Polska S.A. available at the Bank's website;
8) The holder of the Konto na Teraz account cannot use the AIS service referred to in the General Terms and Conditions of the Agreement regarding Bank Accounts, Cards and Electronic Access Channels;
9) The Tariff Plan for the personal account "Konto na Teraz" may be changed to another Tariff Plan only at the Bank's branch when the following conditions are met:
    a. the Customer shall provide his/her passport, residence card issued by the competent authority of the Republic of Poland, Ukrainian identity card;
    b. the Customer shall present a document confirming his/her residence in Poland (e.g. flat lease contract, certificate of registered residence etc.)
10) The Bank shall not open Samodzielniak Account for a minor if the holder of the Konto na Teraz account is the Statutory Representative of the minor;
11) At the Bank's demand, within 6 months of the Agreement conclusion date, the Customer shall:
    a. provide the Bank with his/her passport, residence card issued by the competent authority of the Republic of Poland or Ukrainian identity card;
    b. provide the Bank with a document confirming his/her residence in Poland (e.g. flat lease contract, registered residence certificate etc.)

    Failure to provide the required documents or information may constitute the grounds for the Agreement termination by the Bank.

6. An account holder may make cash withdrawals from the Konto na Teraz account using their debit card only in the Republic of Poland. Making any cash withdrawals using a debit card outside Poland may constitute ground for terminating the Agreement by the Bank.
7. To place any instruction to the Konto na Teraz account (including a payment order), at the Bank's branch, the Holder shall each time present a document (a set of documents) confirming his/her identity that he/she presented while concluding the Agreement or a document (set of documents) confirming his/her identity that he/she has provided to the Bank for the identification purposes in course of the Agreement performance.
8. To any matters not regulated herein (including the amount of fees and commissions charged for the Agreement performance), the provisions of the General Terms and Conditions of the Agreement regarding Bank Accounts, Cards and Electronic Access Channels and Communication to the Framework Agreement regarding Bank Accounts, Card and Electronic Access Channels, shall apply.