![BNP PARIBAS]

PAYMENTS EXECUTION TIMEFRAMES IN BNP PARIBAS BANK POLSKA SA

Moment of receipt of a payment order is the moment of its delivery to the Bank on the Bank's business day and until the clock hour indicated by the Bank.

Acceptance of an order for execution means the day from which the value date (D, i.e. the date/date on which the beneficiary bank's account is credited) is calculated.

OUTGOING PAYMENTS

PLN DOMESTIC OUTGOING PAYMENTS

PAYMENT TYPE	CHANNEL	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION
domestic payment Elixir	GOonline/GOonline Biznes, Connexis, telephone orders	by 8.00 a.m.	current day I Elixir round (D)	after 8.00 p.m.	next working day - I Elixir round next working day (D+1)
		by 11.45 a.m.	current day II Elixir round (D)		
		by 2.15 p.m.	current day III Elixir round (D)		
		by 8.00 p.m.	current day - I Elixir round next working day (D+1)		
	paper payment order in branch	by 10.00 a.m.	current day II Elixir round (D)	x	x
		by 1.00 p.m.	current day III Elixir round (D)		
		after 1.00 p.m. within branch opening hours	current day - I Elixir round next working day (D+1)		
	SWIFT MT101 (RPI - passive form)	by 2.15 p.m.	current day (D)	after 3.00 p.m.	next working day (D+1)
		after 2.15 p.m. till 3.00 p.m.	current day - I Elixir round next working day (D+1)		
domestic payment Sorbnet	GOonline/GOonline Biznes, Connexis, telephone orders, paper payment order in branch	by 3.00 p.m.	current day (D)	after 8.00 p.m.	next working day (D+1)
		by 8.00 p.m.	current day - transmission to Sorbnet system next working day (D+1)		
	SWIFT MT101 (RPI - passive form)	by 3.00 p.m.	current day (D)	after 3.00 p.m.	

PLN DOMESTIC OUTGOING PAYMENTS DEBITING FOREIGN CURRENCY ACCOUNTS

PAYMENT TYPE	CHANNEL	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION
domestic payment Elixir	GOonline, GOonline Biznes, Connexis, SWIFT MT101 (RPI - passive form)	by 2.15 p.m.	current day (D)	after 3.00 p.m.	next working day (D+1)
		after 2.15 p.m. till 3.00 p.m.	current day - I Elixir round next working day (D+1)		
	paper payment order in branch	branch opening hours	current day (D)	x	x
domestic payment Sorbnet	GOonline, GOonline Biznes, Connexis, SWIFT MT101 (RPI - passive form)	by 3.00 p.m.	current day (D)	after 3.00 p.m.	next working day (D+1)
	paper payment order in branch	branch opening hours		x	x

FOREIGN OUTGOING PAYMENTS AND DOMESTIC PAYMENTS IN FOREIGN CURRENCY

PAYMENT TYPE	CHANNEL	CURRENCY	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION
standard	GOonline/GOonline Biznes, Connexis, paper payment order in branch, SWIFT MT101 (RPI - passive form)	EUR (including SEPA) and PLN, other currency	by 3.00 p.m.	current day (D+1, other currency D+2)	after 3.00 p.m.	next working day (D+1, other currency D+2)
urgent*	GOonline, paper payment order in branch	USD	by 12.00 p.m.	current day (value date D)	after 3.00 p.m.	next working day (value date: next day from D)
			from 12:00 p.m. till 3.00 p.m.	current day (value date D+1)		
		EUR	by 3.00 p.m.	current day (value date D)	after 3.00 p.m.	
		PLN	by 12:00 p.m.	current day (value date D)	after 12.00 p.m.	
			from 12:00 p.m. till 3.00 p.m.	current day (value date D+1)	after 3.00 p.m.	
		other	by 3.00 p.m.	current day (value date D+n where 'n' means first possible value date)	after 3.00 p.m.	
	GOonline Biznes, Connexis, SWIFT MT101 (RPI - passive form)	USD	by 3:00 p.m.	current day (value date D)	after 3.00 p.m.	
		EUR SEPA	by 12.00 p.m.	current day (value date D)	after 12.00 p.m.	
		EUR TARGET	by 3.00 p.m.	current day (value date D)	after 3.00 p.m.	
		EUR	by 3.00 p.m.	current day (value date D)	after 3.00 p.m.	
		PLN	by 12:00 p.m.	current day (value date D)	after 12.00 p.m.	
			from 12:00 p.m. till 3.00 p.m.	current day (value date D+1)	after 3.00 p.m.	
		other	by 3.00 p.m.	current day (value date D+n where 'n' means first possible value date)	after 3.00 p.m.	

* An urgent payment is being executed with first (earliest) possible value date, depending on its currency.
Urgent payments in PLN, USD, EUR, CAD, CHF, DKK, GBP, NOK or SEK exceeding an equivalent of EUR 5.000.000,00 require Bank's Treasury Department approval.
Urgent payments in currencies other than the specified above exceeding an equivalent of EUR 500.000,00 require Bank's Treasury Department approval.
Value date on the nostro account is the date of crediting/debiting Bank's nostro account maintained by a correspondent bank.

OUTGOING PAYMENTS EXECUTION TIMEFRAME

1. Outgoing payment transactions in EUR or PLN to the country of European Economic Area (EEA) or domestic banks or other domestic payment services providers are executed not later than:
a) by the end of the business day following the day Bank received payment order instruction submitted electronically,
b) by the end of the business day following the day Bank received payment order Instruction in a paper form regarding a payment transaction to be executed in full on the territory of the Republic of Poland, in PLN, to which the provisions of the following legal acts are applicable: the Act on Tax Law dated 29 August 1997 and Council Regulation (EEC) no. 2913/92 dated 12 October 1992 establishing the Community Customs Code (OJ No. L302 of 19 October 1992, page 1, as amended, OJ of the European Union, Polish special edition, chapter 2, vol. 4, page 307, as amended),
c) by the end of the second business day following the day Bank received payment order instruction other than instructions specified in sections a) and b) above, submitted in a paper form.
2. Outgoing PSD Transactions in Member State currencies other than EUR or PLN, ordered to another Member State or domestic banks or other domestic payment services providers, are executed not later than by the end of the fourth business day following the day Bank received the payment order instruction.
3. Other outgoing payment transactions are executed not later than by the end of the sixth business day following the day Bank received the payment instruction.
4. Outgoing payment execution means crediting the amount of the transaction to the payment account of a bank or other payment services provider of the payee.
5. Indicated timeframes may be extended in case of the Bank suspends execution of the payment transaction on the terms resulting from the documentation applicable to the account agreement, or generally applicable provisions of the law.

PLN DOMESTIC INCOMING PAYMENTS

PAYMENT TYPE	RECEIPT MOMENT	ACCOUNT CREDITING	RECEIPT MOMENT	ACCOUNT CREDITING
incoming Elixir	by 6.00 p.m.	current working day (D)	x	x
incoming Sorbnet	by 4.00 p.m.			

FOREIGN INCOMING PAYMENTS AND DOMESTIC INCOMING PAYMENTS IN FOREIGN CURRENCY

PAYMENT TYPE	RECEIPT MOMENT	ACCOUNT CREDITING**	RECEIPT MOMENT	ACCOUNT CREDITING**
incoming	by 6.00 p.m.	current working day (D)	after 6.00 p.m.	next working day (D+1)

** beneficiary account is being credited as stated above but not before receipt of funds from the payer's bank

The value date of the credit to the beneficiary's account is compliant with the date of crediting the beneficiary's account

INTERNAL (INHOUSE) PAYMENTS

PLN INTERNAL PAYMENTS (BETWEEN ACCOUNTS HELD BY THE BANK)

PAYMENT TYPE	CHANNEL	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION
internal (inhouse)	Connexis, telephone orders	from 00.01 a.m. till 8.00 p.m.	current day (D)	from 8.00 p.m. till 00.00 p.m.	next working day (D+1)
	GOonline/GOonline Biznes				current working day (D+1)
	paper payment order in branch	branch opening hours		x	x
	SWIFT MT101 (RPI - passive form)	by 3.00 p.m.		after 3.00 p.m.	next working day (D+1)

FOREIGN CURRENCY OR F/X (CURRENCY CONVERSION) INTERNAL PAYMENTS (BETWEEN ACCOUNTS HELD BY THE BANK)

PAYMENT TYPE	CHANNEL	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION	RECEIPT MOMENT	ACCEPTANCE FOR EXECUTION
internal (inhouse)	Connexis, SWIFT MT101 (RPI - passive form)	by 3.00 p.m.	current day (D)	after 3.00 p.m.	next working day (D+1)
	GOonline, GOonlineBiznes by the "Cross-border transfer", "Currency conversion" and "SEPA" forms	from 00.01 a.m. till 8.00 p.m.		from 8.00 p.m. till 00.00 p.m.	current working day (D+1)
	paper payment order in branch	branch opening hours		x	x

TIMEFRAME SETTLEMENT BY THE BANK OF THE INSTANT DOMESTIC PAYMENTS ExpressElixir

Business line & Systems	Monday	Tuesday	Wednesday	Thursday	Fridey	Saturday	Sundey	Service availability
Corporates, SME, Microentrepreneurs & GOonline Biznes GOmobile Biznes GOconnect Biznes	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	**sending** 24 H — **receiving *** 24 H	instant payments
Microentrepreneurs, Retail Customers & GOonline GOmobile	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	**sending** 24 H **receiving** 24 H	instant payments phone number payments

* Instant transfers receiving service on weekdays from 8:00 p.m. to midnight, on weekends and holidays is currently unavailable for accounts using balance concentration services, or other specialized financial services.

FOREIGN OUTGOING PAYMENTS' COTs

Payment currency	Standard		Urgent			
	Cut-off time GOonline, GOonline Biznes, Connexis, paper in branch, SWIFT (MT101 RPI - passive form)	Value date	Cut-off time Goonline, paper in branch	Value date	Cut-off time GOonline Biznes, Connexis, SWIFT (MT101 RPI - passive form)	Value date
AUD	15:00	D+2	12:30	D+1	12:30	D+1
BGN	15:00	D+2	n/a	n/a	n/a	n/a
CAD	15:00	D+2	12:00	D+0	12:00	D+0
CHF	15:00	D+2	10:30	D+0	11.00	D+0
CNY	15:00	D+2	15:00	D+1	15:00	D+1
CZK	15:00	D+2	13:00	D+0	13:00	D+0
DKK	15:00	D+2	09:30	D+0	09:30	D+0
EUR (EEA)	15:00	D+1	15:00	D+0	15:00	D+0
EUR (non-EEA)	15:00	D+2	15:00	D+1	15:00	D+1
GBP	15:00	D+2	12:00	D+0	14:00	D+0
HUF	15:00	D+2	13:00	D+0	13:00	D+0
JPY	15:00	D+2	14:00	D+1	14:00	D+1
NOK	15:00	D+2	09:30	D+0	09:30	D+0
NZD	15:00	D+2	15:00	D+1	15:00	D+1
PLN (EEA)	15:00	D+1	12:00	D+0	12:00	D+0
PLN (non-EEA)	15:00	D+2	12:00	D+1	12:00	D+1
RON	15:00	D+2	13:00	D+0	13:00	D+0
RSD	15:00	D+2	15:00	D+1	15:00	D+1
SEK	15:00	D+2	09:30	D+0	09:30	D+0
TRY	15:00	D+2	13:00	D+1	13:00	D+1
USD	15:00	D+2	12:00	D+0	16:00	D+0
ZAR	15:00	D+2	n/a	n/a	n/a	n/a
SEPA	15:00	D+1	12:00	D+0	12:00	D+0