



Dear Sir or Madame,

From 1 December 2025, the frequency of issuing invoices for Clients on account of the provision of services subject to VAT (23%) has changed.

The change applies to selected fees and commissions listed in the Table of Fees and Commissions, such as:

- fee for a bank reference for an auditor;
- commission for a bank reference regarding banking products;
- commission for a bank reference regarding the current account;
- fee for a visit to an airport loungekey,
- fee for the dispatch of an USB token, key by post;
- fee for courier mail;
- other technical fees subject to VAT.

Under the previous process, invoices for the above-mentioned fees and commissions were issued and sent by the bank immediately after the fee due had been debited from the account.

From 1 December 2025, invoices in respect of the said fees will be issued by the 15th day of the month following the month of their debiting. The invoice will be sent immediately after issuance, not later than by the 20th day of the month.

Please note that as of 1 February 2026, the Bank will issue invoices via the National e-Invoicing System (KSeF).

Best regards,
BNP Paribas Bank Polska S.A.