BNP PARIBAS

Master Agreement for Bank Accounts, Cards and Electronic Access Channels no. XXXXX

Entered into on **DD-MM-YYYY** in **City/Town**, by and between:

BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw (01-211) at ul. Kasprzaka 2, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register, under KRS number: 0000011571, with Tax Identification Number (NIP): 526-10-08-546, and fully paid-up share capital of PLN 147,949,302, hereinafter referred to as **"the Bank"** - represented by:
Name and Surname - Position

and
Name and surname: **Name and surname**
Identity document type, series and number: **Doc. type** / **Doc. series and number**
PESEL number: **XXXXXXXXXXX**
Date of birth: **XX-YY-ZZZZ**
hereinafter referred to as **"the Holder" / "Joint Holder 1"**
[the following section and data apply only to agreements concluded in favour of more than one person and as many times as there are joint holders]
and
Name and surname: **Name and surname**
ID type, series and number: **Doc. type** / **Doc. series and number**
PESEL number: **XXXXXXXXXXX**
Date of birth: **XX-YY-ZZZZ**
hereinafter referred to as **"Joint Holder 2"**
[the following section and data apply only to agreements concluded in favour of persons under 18]
[represented by / with the consent of] the Statutory Representative:
Name and surname: **Name and surname**
Identity document type, series and number: **Doc. type** / **Doc. series and number**
PESEL number: **XXXXXXXXXXX**
Date of birth: **XX-YY-ZZZZ**

[the following provision applies and is displayed only when the concluded agreement concerns Konto Flow, Konto Otwarte na Ciebie, Moje Konto Premium, Private Banking, Konto Samodzielniaka]
This Agreement sets out the terms and conditions for opening and maintaining bank accounts, using payment instruments and providing access to telephone and online banking systems, in accordance with the rules contained in the Specific Terms and Conditions of Agreement for Bank Accounts, Cards and Electronic Access Channels (**STC**) and the General Terms and Conditions of Agreement for Bank Accounts, Cards and Electronic Access Channels (**GTC**), constituting an integral part of the STC, where the capitalised terms used in the STC are defined in the GTC.

[the following provision applies and is displayed only when the concluded agreement concerns Konto na Teraz]
This Agreement sets out the terms and conditions for opening and maintaining bank accounts, using payment instruments and providing access to telephone and online banking systems, in accordance with the rules contained in the Specific Terms and Conditions of Agreement for Bank Accounts, Cards and Electronic Access Channels (**STC**), Regulations of opening and maintaining Konto na Teraz at BNP Paribas Bank Polska S.A. and – in matters not regulated therein – in the General Terms and Conditions of Agreement for Bank Accounts, Cards and Electronic Access Channels (**GTC**), constituting an integral part of the STC, where the capitalised terms used in the STC are defined in the GTC.

Specific Terms and Conditions of Agreement for Bank Accounts, Cards and Electronic Access Channels (STC)

On the date of the Agreement, [the Holder/ Joint Holder 1 / Joint Holder 2/ or their Statutory Representative (if the Holder is under 13)] shall select the following products and services of the Bank and the parties shall be bound by the following terms and conditions:

I. SAVINGS AND CHECKING ACCOUNTS

☐ **Account name**
Tariff Plan: **Tariff Plan name**
Account number (NRB): **XX XXXXXXXX XXXX XXXX XXXX XXXX**
Currency: **XXX**

The standard [variable / fixed] interest rate (per annum) on the account opening date is: **X**

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[the following section applies and is displayed only when the concluded agreement concerns Savings Accounts or Term Deposits]

II. SAVINGS AND TERM DEPOSIT ACCOUNTS

☐ **Account/deposit name**

Account number (NRB): **XX XXXXXXXX XXXX XXXX XXXX XXXX**

Currency: **XXX**

[the following provision applies and is displayed only when the concluded agreement concerns Rachunek Autooszczędzanie - for Holders of the Personal Account with the following Tariff Plan: Konto Premium, Moje Konto Premium, Private Banking and Diamond Private Banking)

Amount in the Personal Account: minimum PLN **X.XX**, maximum PLN **X.XX**

[the following provision applies and is displayed only when the concluded agreement concerns the Term Deposit - Automatic Overnight Deposit - for Holders of the Personal Account with the Private Banking and Diamond Private Banking Tariff Plan]

To account no. (NRB): **XX XXXXXXXX XXXX XXXX XXXX XXXX**

Amount excluded from the Automatic Overnight Deposit: **PLN X.XX**

[the following relevant provision applies and is displayed in accordance with the account type and according to the offer made available by the bank as at the respective date]

The standard variable interest rate (per annum) on the account opening date is: **X**

The fixed promotional interest rate (per annum) applies in accordance with **XXXX**

[the following section applies and is displayed only when the concluded agreement concerns Accounts other than as referred to above]

III. OTHER ACCOUNTS

☐ **Account name**

Account number (NRB): **XX XXXXXXXX XXXX XXXX XXXX XXXX**

Currency: **XXX**

The standard [variable / fixed] interest rate (per annum) on the account opening date is: **X**

[the following section applies and is displayed only when the concluded agreement concerns access to the Electronic Access Channels]

IV. USE OF ELECTRONIC ACCESS CHANNELS

User of Electronic Access Channels (EKD) **NAME AND SURNAME**

☐ **GOonline Banking System and Gomobile Application**

URL: https:||goonline.bnpparibas.pl

EKD ID to the Online Banking System (login) **XXXXXXXX**

Telephone number to receive SMS Codes **+ XX XXX XXX XXX**

[the following section applies and is displayed only when the concluded agreement concerns access to the Electronic Access Channels for adults]

☐ **Call Centre**

Telephone number: +48 500 990 500 or +48 22 134 00 00 - call charged according to operator's rates

EKD ID to the Call Centre **XXXXXXXX**

Telephone number to confirm Orders exceeding the amount under the Agreement **+ XX XXX XXX XXX**

[the following section applies and is displayed only when a Card Agreement is concluded]

V. USE OF DEBIT CARD TO ACCOUNT

Card User **NAME AND SURNAME**

☐ **Card name**

Card [**mobile / physical - with the contactless functionality/ physical - without the contactless functionality**]

[the following provision applies and is displayed when applying for insurance for a given Card]

☐ Card Insurance **Insurance Name**

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Card issued to account **XX XXXXXXXX XXXX XXXX XXXX XXXX** currency **PLN**
[the following provision applies to and is displayed for the Multicurrency Card or the Flow Card]
Account Linked to the Card **XX XXXXXXXX XXXX XXXX XXXX XXXX** currency **XXX**

Name (or initial) and Surname to be placed on the Card **Name and surname to be placed on the Card**
Mobile phone number for the 3D Secure Service **+ XX XXX XXX XXX**

Daily amount limits (in PLN) For cash transactions: **X.XX**
For non-cash transactions: **X.XX**
including: Online Transactions: **X.XX**
Correspondence and Phone Transactions **X.XX**

Card delivery method **value consistent with the available and selected option**
PIN setup method **value consistent with the available and selected option**

Different address for Card/PIN delivery by courier **address for Card/PIN deliveries**

VI. CORRESPONDENCE

1. The manner in which the Bank provides / makes available / the Holder collects Transaction Statements (account statements):
☐ electronically in the Online Banking System
☐ electronically to the email address provided for communication purposes
☐ in paper form (letter sent by traditional mail) to the indicated correspondence address

2. The manner in which the Bank provides / makes available / the Holder collects Fee Statements:
☐ electronically in the Online Banking System / to the email address provided for communication purposes
☐ in paper form (letter sent by traditional mail) to the correspondence address indicated to the bank – in the case of lack of the Online Banking System or an email address

☐ in paper form (letter sent by traditional mail) to the correspondence address indicated to the bank – additionally, at the Customer's request, in the case of lack of the Online Banking System or an email address for communication purposes

VII. METHOD OF CONCLUSION AND TERM OF THE AGREEMENT

1. This agreement has been concluded:
- for an indefinite period *[the provision applies and is displayed only when the concluded agreement concerns Konto Flow, Konto Otwarte na Ciebie, Moje Konto Premium, Konto Samodzielniaka, Private Banking]*
- for a definite period of 12 months *[the provision applies and is displayed only when the concluded agreement concerns Konto na Teraz]*
- [on business premises/ outside business premises] *[the relevant option complying with the place of agreement conclusion applies]*

[the following provision applies and is displayed only when the document is signed in electronic form]

2. This Agreement has been prepared by the Bank in electronic form and signed in electronic form:
- by the Bank - with an electronic seal containing the Bank's identification data
  [the following provision applies and is displayed only when the document is signed by the Customer via Autenti]
- by [the Holder/ Joint Holder 1 / Joint Holder 2/ represented by the Statutory Representative] - with an electronic signature in the form of a unique SMS code generated by the Bank, which code is entered by the Customer on the screen of their computer/ mobile device
  [the following provision applies and is displayed only when the document is signed by the Customer via GOmobile/GOonline]
- by [the Holder/ Joint Holder 1 / Joint Holder 2/ represented by the Statutory Representative] - with an electronic signature, in the form of an authorisation method chosen by the Customer in GOmobile or GOonline - in accordance with the Authorisation Method for the Mobile Application (PIN Code for the Mobile Application or Biometric Identifier) or for the Online Banking System (SMS Code, PIN Code for the Mobile Application or Biometric Identifier)

The signing of the agreement by the parties in the manner referred to above means that the agreement has been concluded in electronic form, pursuant to Article 7 of the Banking Law of 29 August 1997 and meets the requirements of the written form is reserved under pain of nullity.

3. Pursuant to provisions of the Anti-Money Laundering and Counter-Terrorist Financing Act of 1 March 2018, hereinafter referred to as "the Act" the Bank is obliged to apply financial security measures, defined in the Act, towards each Customer. Due to the fact that based on the information received as at the Agreement conclusion date the Bank is not able to fully implement its obligation specified in the Act - **this Agreement shall enter into force upon positive verification of**

the Holder by the Bank, immediately after the implementation of the financial security measures, however, not later than within 10 Business Days from the Agreement conclusion date. In the event of a negative result of the verification of the Holder by the Bank, the Agreement shall not enter into force, of which the Bank shall notify the Holder within the aforesaid deadline by telephone, SMS, email or in writing. In the event that not all documents or information necessary for the Bank to fulfil the obligation rested on it as indicated in the Act were presented at the conclusion of the Agreement, the Bank shall - by telephone, SMS, email or in writing - request the Holder within the aforesaid deadline to present the missing documents or information. In such a case, the deadline for verification by the Bank shall run from the date of receipt by the Bank of all documents that the Holder was requested to produce. Failure by the Holder to provide the documents or information specified in the communication and necessary for the performance of the obligation specified in the Act within 50 Business Days of signing the Agreement shall result in the expiry of the Agreement. The Bank shall verify the Holder on the basis of and in accordance with the Act.

VIII. BANK'S DISCLOSURE STIPULATIONS

1. **Basic obligations of the Holder.** The Holder shall:
   - prior to approving or signing Payment Orders, check the correctness of the provided payee's bank account number. The Bank does not verify the compliance of the bank account number with the payee's data,
   - keep the codes, PIN numbers and passwords held strictly confidential and ensure that Payment Instruments used to execute payment transactions are secured so that unauthorised persons cannot access them,
   - **as soon as possible (immediately), inform the Bank of** (details in the GTC):
     - any loss of a Payment Instrument (e.g. theft of a Card, unauthorized access to the Online Banking System),
     - unauthorised/unexecuted Transactions,
     - failure to receive a Transaction Statement,
     - non-conformity of the account balance,
     - change of the number or loss of the telephone provided at the Bank for contact or service purposes,
     - change of the correspondence address, email address provided at the Bank for sending the Transaction Statement and personal data specified in the Agreement.

[the following provision applies and is displayed only when the agreement is concluded in favour of an adult]

2. In connection with the Bank's performance of banking activities under the Agreement within the scope and on the terms set forth in the Banking Law of 29 August 1997, including for the purpose of creditworthiness assessment and credit risk analysis:
   - the Bank shall provide the data concerning the Holder to Biuro Informacji Kredytowej S.A. ("BIK S.A.") with its registered office in Warsaw,
   - the Bank may provide the data concerning the Holder to the Bank Register System, administered by Centrum Prawa Bankowego i Informacji Sp. z o.o. with its registered office in Warsaw,
   - data furnished to BIK S.A. and to the Bank Register System may be rendered available to banks and other institutions which are authorised by law to grant loans, to financial institutions that are subsidiaries of banks, and to economic information bureaus, to the extent and on the terms and conditions specified in the Act of 9 April 2010 on Disclosure of Economic Information and Exchange of Economic Data.

[the following provision applies and is displayed only when the agreement is signed at a distance or outside business premises]

3. In connection with the conclusion of the Agreement at a distance or outside business premises,[the Holder/ or their Statutory Representative/ Joint Holder 1/ Joint Holder 2] shall have the right to withdraw from the concluded Agreement without giving any reasons within 14 days from the Agreement conclusion date or from the date on which the Bank confirms the information required by law, if this date falls later, by submitting to the Bank a written statement of withdrawal from the Agreement. The deadline shall be deemed met, if before its expiry the statement is sent to the Bank. The Holder shall not incur any costs of such withdrawal.

4. The following shall be required for foreign currency transfers (received from abroad or sent domestically in a foreign currency):
   - BIC/SWIFT code of the Bank: **PPABPLPK**
   - account number in the IBAN format - insert the letters **PL** before the NRB account number.

IX. REPRESENTATIONS OF THE HOLDER / JOINT HOLDERS

1. ☐ [The Holder/ Joint Holder 1 / Joint Holder 2/ and their Statutory Representative, or the Statutory Representative, if the Holder is under 13 represent(s) that **they received the following documents prior to concluding the Agreement** – as per their choice – by email to the indicated email address/ in writing and accept their provisions:
   - Model Master Agreement for Bank Accounts, Cards and Electronic Access Channels, which includes:
     - Specific Terms and Conditions of Agreement on Bank Accounts, Card and Electronic Access Channels
     - General Terms and Conditions of Agreement on Bank Accounts, Card and Electronic Access Channels, including: Table of Commissions and Fees regarding Bank Accounts, Cards and Electronic Access Channels for Retail Customers,
   - Communication to the Master Agreement for Bank Accounts, Cards and Electronic Access Channels
   - Table of Interest on Cash on Bank Accounts of Retail Customers – products on offer
   - Information sheet for depositors

- Regulations of opening and maintaining Konto na Teraz at BNP Paribas Bank Polska S.A., *[the provision applies and is displayed only when the agreement concerns the Konto na Teraz Tariff Plan]*Fee information document for the Personal Account to be opened under the Agreement
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- Fee information document for the Placement Account *[the provision applies and is displayed only when the Placement Account is opened under the agreement]*
- Fee information document for the Foreign Currency Account *[the provision applies and is displayed only when the Foreign Currency Account is opened under the agreement]*
- Privacy notice for Customers containing information regarding personal data protection
- Special terms and conditions of CYBER Pomoc Group Insurance help for Customers of BNP Paribas Bank Polska S.A. with the Insurance Product Information Sheet and the Information booklet on personal data processing *[the provision applies and is displayed only when the Customer applies for the above-mentioned card insurance]*
- Special terms and conditions of Rezygnacja z Podróży Group Insurance for Customers of BNP Paribas Bank Polska S.A. with the Insurance Product Information Sheet and the Information booklet on personal data processing *[the provision applies and is displayed only when the Customer applies for the above-mentioned card insurance]*
- Name of the relevant terms and conditions of the promotional offer. *[the provision applies and is displayed only when the Customer joins the promotional offer]*

[the following provision applies and is displayed only when the Customer applies for card insurance subject to availability]

2. ☐ In connection with the selection of the CYBER Pomoc insurance, [the Holder / Joint Holder 1 / Joint Holder 2], consents to joining, without any additional charges, the Group insurance agreement concluded between Inter Partner Assistance S.A. with its registered office in Brussels (1000) at Boulevard du Régent 7 operating in Poland through a branch with the business name Inter Partner Assistance S.A. Oddział w Polsce (Branch in Poland), ul. Giełdowa 1, 01-211 Warsaw (hereinafter "the Insurer"), and BNP Paribas Bank Polska S.A. under the "Special terms and conditions of CYBER Pomoc Group Insurance help for Customers of BNP Paribas Bank Polska S.A." (hereinafter: "Special Terms and Conditions of Insurance") on the following terms:

- they consent to BNP Paribas Bank Polska S.A. providing Inter Partner Assistance S.A. with its registered office in Brussels operating in Poland through a branch with the business name Inter Partner Assistance S.A. Oddział w Polsce (Branch in Poland) with information subject to banking secrecy to the extent necessary to ensure insurance coverage under the above-mentioned insurance;
- they represent that they have received the Special Terms and Conditions of Insurance, the Product Information Sheet and the Information booklet on personal data processing.

[the following provision applies and is displayed only when the Customer applies for card insurance subject to availability]

3. ☐ In connection with the selection of the Rezygnacja z Podróży insurance, [the Holder / Joint Holder 1 / Joint Holder 2], consents to joining, without any additional charges, the Group insurance agreement concluded between Inter Partner Assistance S.A. with its registered office in Brussels (1000) at Boulevard du Régent 7 operating in Poland through a branch with the business name Inter Partner Assistance S.A. Oddział w Polsce (Branch in Poland), ul. Giełdowa 1, 01-211 Warsaw (hereinafter "the Insurer"), and BNP Paribas Bank Polska S.A. under the "Special terms and conditions of Rezygnacja z Podróży Group Insurance for Customers of BNP Paribas Bank Polska S.A." (hereinafter: "Special Terms and Conditions of Insurance") on the following terms:

- they consent to BNP Paribas Bank Polska S.A. providing Inter Partner Assistance S.A. with its registered office in Brussels operating in Poland through a branch with the business name Inter Partner Assistance S.A. Oddział w Polsce (Branch in Poland) with information subject to banking secrecy to the extent necessary to ensure insurance coverage under the above-mentioned insurance;
- they represent that they have received the Special Terms and Conditions of Insurance, the Product Information Sheet and the Information booklet on personal data processing

[the following provision applies and is displayed in accordance with the offer made available by the bank on a given day and the Customer's decision as to whether accept the offer]

4. ☐ [The Holder/ Joint Holder 1 / Joint Holder 2/ or their Statutory Representative if the Holder is under 13] consents to taking up the promotional offer in accordance with the following terms and conditions: [Name of the promotion terms and conditions].

[the following provision applies and is displayed in accordance with the offer made available by the bank on a given day and the Customer's decision as to whether accept the offer]

5. ☐ [The Holder/ Joint Holder 1 / Joint Holder 2/ or their Statutory Representative if the Holder is under 13] consents to the application of the following individually agreed pricing terms as of XX-YY-ZZZZ:

- XXX

[the following provision applies and is displayed only when the aim of establishing the relationship is to emigrate from Ukraine as a result of the war and the agreement concerns the Konto na Teraz Tariff Plan]

6. ☐ The Holder represents that:

- prior to 24/02/2022 they resided in the territory of Ukraine, and then left this territory and cannot return there due to the military actions conducted within this territory,

- at the time of making this statement they do not have any other payment account maintained for the Holder (as an individual or a joint account), opened within the Republic of Poland, by a bank or a cooperative savings and credit union.

[the following provision applies and is displayed only when the Agreement is concluded in favour of a minor from the age of 13 until the day before the minor's 18th birthday]

7. As the Statutory Representative of the above-mentioned Minor, I hereby consent to them concluding this Agreement under which the Bank will open for them bank account (Konto Samodzielniaka) number:
XX XXXX XXXX XXXX XXXX XXXX XXXX.

[the following provision applies and is displayed only when the Agreement is concluded in favour of a minor from the age of 13 until the day before the minor's 18th birthday]

8. As the Statutory Representative of the above-mentioned Minor, I hereby consent (do not object) to them disposing of the funds accumulated in the above-mentioned bank account within the scope of day-to-day management, i.e. each month -up to the amount of monthly withdrawals/ transfers not exceeding the amount of the average remuneration in the national economy in the previous calendar year, announced by Statistics Poland (GUS). I acknowledge that I have the right to object to the above-mentioned Minor disposing of the funds accumulated in their bank account referred to above. My exercise of the above-mentioned right shall result in the Bank's refusal to execute any payment orders (reducing the account balance) submitted by the above-mentioned Minor.

[the following provision applies and is displayed when the Agreement is concluded in favour of a person under 18]

9. As the Statutory Representative of the above-mentioned Minor, to secure the Bank's receivables under this Agreement, I irrevocably authorise the Bank to debit funds from the (individual or joint) bank account(s) maintained by the Bank in my favour, without my separate instruction, whenever there is an amount due under this Agreement that has not been repaid within the deadlines provided for in the Agreement. The Bank shall have the right to select the bank account from which the repayment shall be made, while respecting the interests of the Holder - that deserve protection in particular circumstances – consisting in not causing the Holder any unnecessary harm (e.g. when the repayment of the amounts due does not require using the Term Deposit or the Savings Account).

[the following provision applies and is displayed only when the document is signed electronically via Autenti]

Document signed by the Customer with an electronic signature in the form of a unique SMS code generated by the Bank, which code is entered by the Customer on the screen of their computer/ mobile device.
Document signed by the Bank with an electronic seal containing the Bank's identification data.
The document has been prepared in electronic form pursuant to Article 7 of the Banking Law of 29 August 1997 and meets the requirements of the written form.

Issued on: [DD.MM.YYYY HH:MM] Branch: ul. Kasprzaka 2, 012 Warsaw,

[the following provision applies and is displayed only when the document is signed electronically via GOmobile/GOonline]

Document signed by the Customer with an electronic signature, in the form of an authorisation method chosen by the Customer in GOmobile or GOonline - in accordance with the Authorisation Method for the Mobile Application (PIN Code for the Mobile Application or Biometric Identifier) or for the Online Banking System (SMS Code, PIN Code for the Mobile Application or Biometric Identifier).
The document has been signed by the Bank with an electronic seal containing the Bank's identification data.
The document has been prepared in electronic form pursuant to Article 7 of the Banking Law of 29 August 1997 and meets the requirements of the written form.

Issued on: [DD.MM.YYYY HH:MM] Branch: ul. Kasprzaka 2, 012 Warsaw,

[the following boxes apply and are displayed only when the document is signed by hand, without electronic form]

	I CONFIRM THAT THE IDENTITY OF THE PERSON(S) HAS BEEN VERIFIED. THE SIGNATURE HAS (SIGNATURES HAVE) BEEN AFFIXED IN MY PRESENCE.
SIGNATURE(S) OF THE HOLDER / JOINT HOLDER(S) OR THE STATUTORY REPRESENTATIVE / PROXY	**STAMP(S) AND SIGNATURE(S) OF THE BANK'S EMPLOYEE/ REPRESENTATIVE**

Date of affixing the signatures [DD.MM.YYYY]