BNP PARIBAS

Message to the Master Agreement
Bank accounts, card and electronic access channels

Applicable 17 November, 2026

I. Maximum and minimum amount for Autooszczędzanie

1) **Maximum amount on Konto Osobiste** – balance which should remain on Konto Osobiste at the end of the Business Day after the Bank has automatically transferred the Autooszczędzanie funds; this amount may not be lower than the minimum amount on Konto Osobiste and **may not be lower than PLN 5,000.00**;
2) **Minimum amount on Konto Osobiste** – the minimum balance on Konto Osobiste at the end of the Business Day, which **may not be lower than PLN 0.00**.

II. Maximum amount of immediate transfer (Express Elixir)

PLN 20,000 in case of a transfer ordered via the Internet Banking,
PLN 10,000 in the case of a transfer ordered via the Mobile Application.

III. Transaction currencies used by the Bank in cash processing

Cash processing is conducted in PLN and in the following currencies: EUR, USD, GBP, CHF.
For holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan, cash processing is addtitionally concluded in the following currencies:
SEK, CAD, JPY, CZK, HUF, AUD (list of branches available on the Bank's website).

IV. Currencies in which Rachunek Walutowy accounts are opened

For holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan	With cash processing: EUR, USD, GBP, CHF, CAD, JPY, CZK, HUF, AUD
	With non-cash processing: TRY, DKK, NOK, SEK
For other holders, except holders of Konto Osobiste with Konto Samodzielniaka tariff plan	EUR, USD, GBP, CHF

V. Amount of cash withdrawal, which does not require prior notification at the branch

1) Withdrawals in PLN – up to PLN 20,000.
2) Withdrawals in euro, US dollars, Swiss francs or pound sterling – up to 1,000 units of a given currency.

In other cases (amounts exceeding PLN 20,000, disbursements in euro, US dollars, Swiss francs or pounds sterling exceeding 1,000 units of a given currency and disbursements in other currencies), the Bank requires, in accordance with the Agreement, prior advice of 2 business days.

Amount of cash withdrawal for holders of Konto Osobiste with the Bankowość Prywatna, Bankowość Prywatna Diamond tariff plan, which does not require prior notification, at the branch dedicated to conducting services in non-standard currencies and amounts over the standard notification limit in a branch - list available on the Bank's website:

Withdrawal - up to PLN 50,000

Withdrawal - up to 10 thou units of the given currency EUR, USD, GBP, CHF

In the remaining cases, the Bank requires prior notification, as specified in the Agreement:

- 1 Business Day

1. Withdrawal - up to PLN 100,000
2. Withdrawal - up to 20 thou units of the given currency EUR, USD, GBP, CHF

- 2 Business Days

1. Withdrawal - above PLN 100,000
2. Withdrawal - above 20 thou units of the given currency EUR, USD, GBP, CHF
3. Any withdrawal in non-standard currencies CAD, JPY, CZK, HUF, AUD*.

* the withdrawal is only possible if the currency is available at the Bank. The withdrawal date needs to be confirmed with the given Unit of the Bank.

VI. Maximum limits for cash deposits at CDMs

1. Quantity limit
   200 pieces for a single deposit.
2. Daily amount limit
   PLN 60,000 for each Card.

VII. Cut-off Times

Order type	Order category	Paper in a branch	In electronic form	Telephone Centre
Domestic transfer (excluding instant transfers):				
– to the bank in Poland	Elixir	20:00	20:00	20:00
	Sorbnet	15:00	15:00	15:00
– between accounts at the Bank	internal	end of the Bank's branch office's working hours	no Cut-off time	20:00
– to the Holder's own accounts	internal	end of the Bank's branch office's working hours	no Cut-off time	20:00
Currency transfer:				
– to a foreign bank	standard and expedited	15:00	15:00	15:00
– to the bank in Poland	standard and expedited	15:00	15:00	15:00
– between accounts at the Bank	internal	end of the Bank's branch office's working hours	15:00	15:00
– to the Holder's own accounts	internal	end of the Bank's branch office's working hours	no Cut-off time	15:00

Example 1: If the User made a transfer to another bank on Monday at 9:00 PM, the Bank shall receive the order on Tuesday, assuming that Tuesday is a Business day.
Example 2: If the User has made a transfer to another bank on Friday at 21:00, the Bank receives the order on Monday because Saturday and Sunday are not business days.

VIII. Maximum daily Card limits

The limits apply to cards in physical form and without physical form (Mobile Cards), as long as they are offered within the available tariff plan.

	Karta Flow Karta Otwarta na Dzisiaj Karta Otwarta na eŚwiat Karta Otwarta na Świat Karta Visa Filmowa Karta tenisowa Visa Karta Pupil	**Karta Mastercard Multiwalutowa Mastercard Moja Karta Premium**	**Mastercard Card/ MasterCard Debit Card**	**MasterCard to Rachunek Walutowy w EUR**	**Wealth Management Mastercard Debit Card Karta Mastercard Multiwalutowa Wealth Management Visa Debit Card**
Maximum daily amount limits:					
Cash transactions	PLN 20,000	PLN 20,000	PLN 20,000	EUR 4,000	PLN 30,000
Non-cash transactions, including:	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Online transactions	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Correspondence and Phone Transactions (MOTO)	PLN 999,999	PLN 999,999	PLN 999,999	EUR 999,999	PLN 999,999
Maximum daily quantitative limits:					
Cash transactions	15	15	15	15	15
Non-cash transactions, including:	9,999	9,999	9,999	9,999	9,999
Online transactions	9,999	9,999	9,999	9,999	9,999
Correspondence and Phone Transactions (MOTO)	9,999	9,999	9,999	9,999	9,999

	Karta do Dorosłości	**Karta Samodzielniaka**
Maximum daily amount limits:		
Cash transactions	PLN 5,000*	PLN 50
Non-cash transactions, including:	PLN 5,000*	PLN 100
Online transactions	PLN 5,000*	PLN 0
Correspondence and Phone Transactions (MOTO)	PLN 0	PLN 0
Maximum daily quantitative limits:		
Cash transactions	10	2
Non-cash transactions, including:	9999	9999
Online transactions	9999	0
Correspondence and Phone Transactions (MOTO)	0	0

* Provided that the maximum daily amount limit is not higher than the average remuneration in the national economy in the previous calendar year, announced by the President of the Central Statistical Office in the "Announcement on average remuneration in the national economy".

IX. The maximum limit for a single Cash Back Transaction

The limit for a single transaction *Płać kartą i wypłacaj (cash back)* is PLN 50 for Karta Samodzielniaka.
The maximum limit for a single *Cash Back* transaction is PLN 1 000 for other cards.

X. List of currencies in which the Bank maintains associated accounts

EUR, USD, CHF, GBP

XI. Table of instructions and orders

EKD	**INSTRUCTIONS AND ORDERS**	
Mobile application	• Submission of an application for a Card • Replacing the Card with a change of image • Submission of a transfer order, including with a future and immediate date: transfers to the Holder's own accounts, domestic transfers, international transfers and tax transfers • Opening/closure of Lokata Terminowa • Opening Rachunek Oszczędnościowy • Top-up of a prepaid service account, e.g. mobile phones • Change of PIN to the Mobile Application • Correspondence with the Bank • Enabling the purchase of tickets and payment for parking fees • Enabling the purchase of travel insurance • Purchase an eSIM, • Change/ cancellation of a transfer with a future execution date and a standing order • Early partial and full repayment of a cash, car or instalment loan granted by the Bank – submission of an instruction for the transfer to the loan repayment account • Repayment of a credit card issued by the Bank • Placing an instruction to specify/ remove an Account Linked to the Mastercard Karta Multiwalutowa/ Karta Flow	• BLIK activation • BLIK payment • BLIK withdrawal • BLIK deposit • Transfer to the mobile phone • Temporary blocking/unblocking of the Card • Activation/Cancellation of the Card (including resignation from the Card) • Assignment/change of a PIN for the Card • Change of the granted representations as regards the consent to the Bank's submission information about its products and services and consent for sending by the Bank of information about the Bank's products and services by electronic means • Change of mailing address, e-mail address • Change of daily value limits for the Card • Enrolment in the Mastercard Priceless (Mastercard Bezcenne Chwile) Programme • Blocking/ Unblocking of a Cyclical Transaction (subscription) • Topping up account using a BLIK code • Change in the Minimum Amount for Overnight Deposit • Suspension Overnight Deposit Activity • Resumption Overnight Deposit Activity
GOonline Internet Banking	• Opening Accounts • Submission of a Card application • Opening/change/closure of Lokata Terminowa • Submission of a standing order, • Submission of a transfer order, including an instant transfer, • Change/cancellation of a future-dated transfer and standing order • Complaint • Correspondence with the Bank, • Top-up of a prepaid service account, e.g. mobile phones • Applying for products currently offered by the Bank • Change of daily and monthly transaction limits in GOonline Internet Banking • Revocation of a permanent unrestricted and restricted power of attorney • Ordering a certificate of account possession and balance on the account • Change of Tariff Plan • Establishment/revocation of an Instruction to dispose of funds in the event of death • Early partial and full repayment of a cash, car or instalment loan granted by the Bank – submission of an instruction for the transfer to the loan repayment account • Repayment of a credit card issued by the Bank • Placing an instruction to specify/ remove an Account Linked to the Mastercard Karta Multiwalutowa/ Karta Flow	• Changing the residence address, mailing address, email address and series and number of a Polish ID card • Change of the statements of consent to the sending of documents or information related to the performance of agreements concluded with the Bank to the email address • Change of the statements of consent to forwarding by the Bank of any information about products and services of the Bank, likewise consent to forwarding by the Bank, electronically, any information about products and services offered by the Bank. • Activation/Cancellation of the Card (including cancelling the Card) • Activation/deactivation of the Contactless functionality of the Card • Temporary blocking/unblocking of the Card • Assignment/change of a PIN for the Card • Change of daily value limits for the Card • Enrolment in the Mastercard Priceless (Mastercard Bezcenne Chwile) Programme

Telephone Center/Telephone Customer Service Center/Private Line/Wealth Management Center – does not apply to the instruction to Konto Samodzielniaka	• Opening/changing/closing a Term Deposit • Opening a Savings/Currency/Subsidiary Account • Submission of an Instruction to open Autooszczędzanie • Change in the minimum and maximum amounts of Autooszczędzanie on a Konto Osobiste • Cancellation of a payment order placed with the Telephone Centre or the GOonline Internet Banking or by Private Line • Changing the Tariff Plan (except the Private Line channel), • Submission of a Card application • Replacing the Card with a change of image • Card activation, cancellation • Temporary blocking/unblocking of the Card • Assigning/ Changing a PIN for the Card • Requesting the mailing of a PIN • Change of the Card's daily amount limits • Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa/ Karta Flow • Activation/deactivation of the Contactless functionality of the Card • Unblocking the 3D Secure Service • Assigning/Changing the 3D Secure PIN • Assigning/ Changing TelePIN • Complaint	• Blocking/unblocking access/password reset to the IVR Automatic Service and GOonline Internet Banking • Changing the manner of receiving account statements, • Change of the statements given in the scope of objection to the Bank's providing any information about products and services of the Bank, and consent to the Bank's providing, electronically, any information about products and services of the Bank, • Identity document blocking and cancellation withdrawal • Changing the mailing address, email address, the contact phone number (excluding the Private Line channel) • Submission of a statement of termination of the Agreement or an objection in connection with amendments to the Agreement proposed by the Bank • Withdrawal of the termination notice of the Agreement • Changing the phone number for 3D Secure Service • Enrolment in the Mastercard Priceless (Mastercard Bezcenne Chwile) Programme • Blocking/ Unblocking of a Cyclical Transaction (subscription) • Change in the Minimum Amount for Overnight Deposit • Suspension Overnight Deposit Activity • Resumption Overnight Deposit Activity
Additionally, Telephone Centre – does not apply to the instruction to Konto Samodzielniaka	• Submission of a transfer order in PLN with the current date • Submission of a transfer order in the currency • Establishment/alteration/withdrawal of a standing order • Card order • Replacing the Card with a change of image	• Defining and changing the permanent recipients of orders placed via the Telephone Centre • Granting access to the Internet Banking • Notification of a planned cash withdrawal exceeding the daily limit
Additionally, Wealth Management Centre/Private Line – does not apply to the instruction to Konto Samodzielniaka	• Submission of an instruction to close Rachunek Oszczędnościowy/Walutowy/Pomocniczy • Submission of the instruction to close Autooszczędzanie • Submission of a transfer order in PLN with the current date • Submission of a transfer order in the currency • Foreign exchange order submission (Wealth Management Centre only) • Establishment/alteration/withdrawal of a standing order • Revocation of the transfer order after it has been received by the Bank in accordance with § 28(1) of the Master Agreement • Revocation or amendment of the terms and conditions of Aktywne Lokowanie instruction (Wealth Management • Centre only) • Revocation of the power of attorney (Wealth Management Centre only)	• Notification of a planned cash withdrawal exceeding the daily limit • Card order • Placing orders and instructions for selected financial instruments under a separate agreement (Wealth Management Centre only) • Granting access to the Internet Banking • Ordering certificates, bank opinions, confirmations, additional statements • Establishment of a negotiable deposit • Turning off the automatic overnight deposit • Changing the GoOnline transaction authorization method • Closing or modification of the Pakiet Optymalnych Korzyści Package • Enrolment in the Mastercard Priceless (Mastercard Bezcenne Chwile) Programme • Blocking/ Unblocking of a Cyclical Transaction (only Private Line)
IVR Automatic Service	• Information on the balance on the Account, executed Transactions and fees and commissions charged by the Bank from the Account • Information on Term Deposits held by the Bank for the Holder • Assigning/ Changing a PIN to the Card • Assigning/Changing the 3D Secure PIN	• Card activation • Information on the amount exempt from seizure
Chat Channel, where the Instructions/Orders are executed only via the Internet Banking and the Mobile Application	• Card Cancellation • Complaint • Blocking access to the IVR Automatic Service and the Internet Banking • Reporting the loss of an ID card • Card order • Replacing the Card with a change of image • Activation/deactivation of the Contactless functionality of the Card • Unblocking the 3D secure service • Activation/deactivation of notifications of foreign exchange transactions • Ordering a bank opinion/certificate or similar document	• Change in the manner of obtaining statements • Change of the statements given in the scope of: an objection to the Bank's providing any information about products and services of the Bank, and consent for the Bank's providing, electronically, any information about products and services of the Bank, • Advising of a proposed withdrawal of cash exceeding the daily limit, • Cancellation of a payment order made via the Telephone Centre or GOonline Internet Banking • Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa/ Karta Flow • Blocking/ Unblocking of a Cyclical Transaction (subscription)
Video Chat Channel, where the Instructions/Orders through the Website are executed only after prior Authentication	• Card Cancellation • Complaint • Blocking access to the IVR Automatic Service and the Internet Banking • Unblocking access to the IVR Automatic Service and the Internet Banking • Reporting the loss of an ID card • Card order • Replacing the Card with a change of image • Activation/deactivation of the Contactless functionality of the Card • Unblocking the 3D secure service • Activation/deactivation of notifications of foreign exchange transactions • Changing the Tariff Plan • Changing the method of receiving account statements • Changing the Minimum and Maximum Amounts in the Rachunek Oszczędnościowy Autooszczędzanie	• Change of the statements given in the scope of: an objection to the Bank's providing any information about products and services of the Bank, and consent for the Bank's providing, electronically, any information about products and services of the Bank, • Advising of a proposed withdrawal of cash exceeding the daily limit • Cancelling an advice of a planned cash withdrawal exceeding the daily limit • Cancellation of a payment order made via the Telephone Centre or GOonline Internet Banking • Submission of an instruction to indicate/delete the Associated Account to the Mastercard Karta Multiwalutowa/ Karta Flow
Telephone Centre/Telephone Customer Service Centre/private line/Wealth Management Centre – applies to the instruction of the statutory Representative to Konto Samodzielniaka, while the instructions/orders written in bold may also be submitted by a Minor who has reached 13 years of age/ Orders written in underlined and bold font may only be submitted by a Minor who is at least 13 years old.	• Change in the manner of obtaining statements • Complaint acceptance and processing • Cancellation of the Minor's identity document • Requesting the bank's opinion (except for the Private Line) • Notification/cancellation of cash withdrawal • Issuing a card to replace the Escrow Card • **Activation of the Card** • **Assignment of a PIN** • **Card Cancellation** • Changing the daily amount limits of Karta do Dorosłości • **Assigning/ Changing a 3D Secure PIN**	• Unlocking access/password reset to GOonline Internet Banking and GOmobile Mobile Application with respect to a Minor • **Blocking access to GOonline Internet Banking / GOmobile/ Mobile Application** • Unlocking the 3D secure service (with respect to Karta do Dorosłości) • Switching on/off the proximity functionality of Karta do Dorosłości • Blocking/ Unblocking of a Cyclical Transaction (subscription)
Video Meeting Channel/ Telephone Connection	• Obtaining information about products and services offered by the Bank (not covered by banking secrecy) • Obtaining information covered by banking secrecy about products and services held by the Account Holder at the Bank • Granting access to the GOonline Internet Banking System • Submitting an instruction to send the EKD login for the GOnline Internet Banking System to the User's email address • Changing the Tariff Plan to the Moje Konto Premium Tariff Plan	• Submitting an application for the issuance of a card (without blocking the currently used card) • Accepting an Instruction to send the card via courier • Submitting an application concerning a term deposit • Specifying an Account Linked to Mastercard Karta Multiwalutowa/ Karta Flow by the Account Holder or removing the linkage of the Account Linked to Mastercard Karta Multiwalutowa • Accepting a cash advice request • Changing the residence address, correspondence address, email address, or the series and number of a Polish ID card

XII.The amount of orders placed via the Telephone Centre, exceedance of which must be confirmed when calling the EKD user at the telephone number indicated for contact with the Telephone Centre

PLN 15,000

XIII. Table of fees and commissions charged periodically

Account maintenance	on the 26th day of each month
Fee for Konto Osobiste with the Pakiet Bankowość Prywatna tariff plan	on the 26th day of the following months: March, June, September and December
Fee for Konto Osobiste with the Pakiet Bankowość Prywatna Diamond tariff plan	on the 26th day of each month
Card processing	on the 8th day of each month
Checking the balance at the ATM	daily at the end of the business day
Notifications via SMS within the Internet Banking	on the 10th day of each month for the period from the 10th day of the month preceding fee collection to the 9th day of the month in which the fee is collected

Use of MultiCash	on the 23rd day of each month for the next month
Issuance, exchange or renewal of the Card with the image from the gallery	the last day of the month in which the Card was issued

XIV. Mobile Application operation

Operating System
• Application available for mobile devices with Android software (version 8.1 or higher) and iOS software (version 15 or higher) • The Bank reserves the right to support applications on the last 3 versions of Android and iOS software.
Methods of transaction authorisation in the Mobile Application for defined transfers available without logging in
• Transaction authorisation via the PIN code for the Mobile Application • Authorisation using the Biometric Identifier
Orders and Dispositions that do not require Strong Authentication
• A transfer order to the account held under the Master Agreement for Bank Accounts, Cards and Electronic Access Channels • Defined transfer order (after logging into the Mobile Application) • Transfer order for credit card debt repayment • Opening of Lokata Terminowa • Temporary blocking of the Card
How to generate a PIN for the Mobile Application
The PIN code for the Mobile Application is generated by the EKD User during the activation of the Mobile Application.
Transaction limits in the Mobile Application
Maximum daily limit: PLN 10,000 Maximum monthly limit: PLN 100,000 A single transaction in the case of defined transfers authorised without logging in cannot exceed PLN 1,000.

XV. Limits for transactions made via GOonline Internet Banking:

Holders of a Personal Account with the Private Banking or Diamond Private Banking Tariff Plan	Daily limit (valid from the time of activation of the above system, at the same time being the maximum limit)	PLN 2,500,000
	Monthly limit (valid from the time of activation of the above system, at the same time being the maximum limit)	PLN 5,000,000
Holders of a Personal Account with the Samodzielniak Account Tariff Plan	Daily limit (valid from the time of activation of the above system – at the same time being the maximum limit)	equal to the amount of the average salary in the national economy in the previous calendar year announced by the President of the Central Statistical Office in the "Announcement on the average salary in the national economy"
	Monthly limit (valid from the time of activation of the above system – at the same time being the maximum limit)	
Other Holders	Standard daily limit (valid from the time of activation of the above system)	PLN 10,000
	Standard Monthly Limit (valid from the time of activation of the above system)	PLN 100,000
	Maximum daily limit	PLN 800,000
	Maximum monthly limit	PLN 1,000,000

Note:
- The limits do not apply to transfer orders issued using a payment template (to trusted recipients) and to transfer orders to the holder's accounts.
- Transactions made in foreign currencies, for the purposes of setting the limit, are converted at the current average exchange rate of the National bank of Poland of foreign currencies applicable at the time of ordering the transfer order.
- The limits do not apply to transfers to a brokerage account made in the transaction system and cash transfers made by the Bank in order to pay an order to purchase investment fund units, after the Customer has placed an order in the transaction system.

XVI. Maximum BLIK limits – limits of transactions ordered from the Mobile Application

Amount limits:

1) Limit for BLIK transactions at POS terminals:
   a) for Holders of Konto Osobiste with Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan PLN 5,000
   b) for other Holders PLN 500
2) Limit for online BLIK transactions: PLN 5,000
3) Limit for BLIK withdrawals from ATMs: PLN 2,000

Quantitative limit (daily):
Limit for BLIK transactions in the Mobile Application launched without the use of the PIN code for the Mobile Application: 3

XVII. Maximum daily limits for transactions carried out through the Telephone Centre

For Holders of Konto Osobiste with Bankowość Prywatna or Bankowość Prywatna Diamond Tariff Plan	PLN 999,999*
For other Holders, except for Holders of Konto Osobiste with Konto Samodzielniaka Tariff Plan	PLN 200,000*

*In cases where the connection with a Call Centre consultant is made via the GOmobile application (using the Click2Call Authentication Method/PUSH Method), the daily limit of transactions that can be carried out through the Telephone Centre will be restricted to the limit applicable to the EKD User in the GOmobile application (maximum 10,000 PLN).

The limit is not reduced by internal transfers (between accounts held under the same Agreement).

XVIII. Maximum amount of a one-off Contactless Transaction in Poland, to which Transaction Authorisation may take place without the use of a PIN

(does not apply to transactions in an ATM with Contactless Functionality)

PLN 30 – for Karta Samodzielniaka

PLN 100 – for other cards

XIX. Information on interest capitalization dates

	Account name	Date of capitalisation of interest
1.	Konto Osobiste	• quarterly – on the first business day following the end of each calendar quarter, or • on the account liquidation date
2.	Konto Pomocnicze Wealth Management	
3.	Savings account: • Sejf • EuroSejf • Escalation	
4.	Escrow Account	
5.	Rachunek Oszczędnościowy Konto z zyskiem	• quarterly – on the first business day following the end of each calendar quarter, or • monthly – on the first business day following the end of each month, or • on the account liquidation date
6.	Savings account: • Konto oszczędnościowe • Konto WIĘCEJ oszczędnościowe • Konto BARDZO oszczędnościowe • Konto Lokacyjne (until 8.11.2020 Konto Dobrze Oszczędnościowe) • Autooszczędzanie • Savings account • Konto Lokacyjne Bankowość Prywatna • Konto Lokacyjne Bankowość Prywatna Diamond • Konto Pełne Marzeń	• monthly – on the first business day following the end of each month, or • on the account liquidation date
7.	Foreign currency accounts	• semi-annually – on the last day of each calendar half-year, or • on the account liquidation date
If the Bank Account Agreement is dissolved or expires before the interest capitalisation date, interest shall be capitalised upon dissolution or expiry of the agreement, respectively, and if such a date is not a Business Day, then on the nearest Business Day following that date.		
8.	Lokata Terminowa deposits, except for annuitant and progressive deposits and Overnight Deposit	• at the end of the deposit period
9.	Lokata Terminowa rentierska deposits	• no capitalisation – interest is paid after the end of each interest period
10.	Lokata progresywna deposits	• at the end of the deposit period, or • deposit liquidation date
11.	Overnight Deposit	• every Monday. If Monday falls on a public holiday, capitalization will take place on the next Business Day • on the date of execution by the Bank of the Instruction to close the Overnight Deposit account

XX. Rules for managing cash deposited in Konto Samodzielniaka by a Minor

1. A minor under the age of 13 cannot dispose of the cash accumulated in Konto Samodzielniaka on their own.
2. A minor under the age of 13 may dispose of the cash accumulated in their Konto Samodzielniaka by themselves, within the limits of their ordinary management, unless the statutory Representative objects thereto in writing.

XXI. 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:

1. 82 1020 5604 0000 0102 8996 3017

XXII. Rules for accepting instructions for Overnight Deposits

1. During the Overnight Deposit Investment Period described in § 12A p. 4 of General Terms and Conditions Bank accounts, card and electronic access channels the Bank does not accept and execute instructions for this product.