



RULES OF PROVIDING CUSTOMER SERVICE

§ 1.

1. The rules of providing Customer Service, hereinafter referred to as the "Rules," determine the Rules and scope of providing Customer Service by the Bank, hereinafter referred to as the "CS."
2. Any CS User shall get acquainted with the contents of the Rules prior to starting the use of the CS.

3. Definitions:

- 1) **Bank** — BNP Paribas Bank Polska S.A.,
- 2) **E-mail** - the e-mail address indicated in the application for the CS. From this address the CS User may contact the Bank as part of the CS,
- 3) **Password** – a password which is an authentication tool for the CS User under the CS. The password should consist of min. 4 and max. 20 alphanumeric characters, excluding special characters and punctuation. The case is not important,
- 4) **Telephone Option** - the form of submitting applications or performing actions by the CS User provided for this option in Appendix No. 1, under the CS. It consists in submitting these applications/performing actions during a recorded telephone conversation conducted with a Bank's employee, from the number provided for a given CS User to the number indicated by the Bank in accordance with § 2 para. 3,
- 5) **E-mail Option** - the form of submitting applications or performing actions by the CS User provided for this option in Appendix No. 1, under the CS. It consists in sending these applications / performing the actions indicated in the content of the e-mail message. The message is sent from the CS User's E-mail address to the e-mail address indicated by the Bank in accordance with § 2 para. 3,
- 6) **E-mail with Attachment Option** - the form of submitting applications or performing actions by the CS User provided for this option in Appendix No. 1, under the CS. It consists in sending a scan of the application/other document signed on behalf of the Customer. The scan of the

application/other document are attached to an e-mail sent from the CS User's E-mail address to the e-mail address indicated by the Bank in accordance with § 2 para. 3,

- 7) **PIN** – an identification number defined by the CS User to authenticate the CS User (applies to the Customers who applied for the CS before 10 January 2025),
- 8) **Regulations** – the valid "Regulations regarding Accounts and Provision of other Services for Corporate Banking Customers and Customers from the Small and Medium-sized Enterprises Segment," applicable at the Bank. The Regulations are available at the Bank's website.
- 9) **Card Regulations** – the valid "Regulations regarding Payment Cards for Corporate Customers and Customers from the Small and Medium-sized Enterprises Segment" applicable at the Bank. The Regulations are available at the Bank's website.
- 10) **CS** - a service through which a CS User may contact the Bank by telephone or e-mail, under the terms and conditions determined by the Bank, while using relevant options for actions presented in Appendix No. 1 to the Rules,
- 11) **CS User** – a customer who is a natural person, and a natural person authorised by the Customer to use the CS.

Terms not defined in the Rules shall have the meaning assigned to them in the Regulations or the Card Regulations.

RULES OF ACCESS TO THE CUSTOMER SERVICE

§ 2.

1. In order to get access to the CS, the Customer is required to submit an application for using the CS and to appoint at least one CS User. The application may be submitted electronically or on paper.
2. The Customer establishes the CS Users on the Bank's form. The following information shall be included in it:
 - 1) CS User's telephone number,
 - 2) e-mail address and
 - 3) Password for the CS User.

The Customer shall update the data regarding the CS Users. Each CS User gets access to all CS options with respect to all actions determined in Appendix No. 1 to the Rules, subject to the contents of § 3 para. 2.

3. Access to the CS is possible on business days, from Monday to Friday, from 8.00 a.m. to 5.00 p.m. Under the CS, the CS User shall contact the Bank using contact details indicated by the Bank in a confirmation of the CS activation, provided to e-mail addresses specified by the Customer.

FORM AND SCOPE OF THE CUSTOMER SERVICE

§ 3.

1. The CS may be provided in three forms:

- 1) Telephone Option,
- 2) E-mail Option,
- 3) E-mail with Attachment Option.

Options available for each action are determined in Appendix No. 1 to the Rules. In the event a specific action cannot be performed under the CS, it is performed under general rules defined in respective agreements or regulations.

2. The performance of certain actions under the E-mail with Attachment Option may require confirmation of the will to perform this action by the CS User or a person authorised to make declarations of will on behalf of the Customer (at the Bank's choice). Confirmation of the will to perform this action may be made by telephone or electronically (in the manner indicated by the Bank) or is made under a resolutive condition. It consists in the delivery of the original application by the Customer to the Bank, by a date specified by the Bank. This date will be indicated by the Bank to the CS User in electronic form. If the CS User fails to provide the original by the specified date, after informing the Customer, the Bank shall cease to provide the service activated on the basis of the application sent under the **E-mail with Attachment Option**.
3. When the E-mail with Attachment Option is used, sending a scan of the application whereon there is a signature consistent with the specimen signature of a person

authorised to represent the Customer, from the CS User's E-mail address is tantamount to submitting, in the electronic form, of a declaration of will or knowledge with the contents specified in the application, on behalf of the Customer.

RULES OF SECURITY AND USE OF THE CUSTOMER SERVICE

§ 4.

1. When using the Telephone Option, the CS User is identified by providing the CS User name and surname to the Bank's employee, and:
 - 1) providing the Customer's name and Password/PIN, or
 - 2) auto-identification of the incoming telephone call and providing the Password, or
 - 3) auto-identification of the incoming telephone call and authentication by PIN, or
 - 4) in specific cases where the verification described in items 1-3 is impossible, asking additional verification questions regarding the details of the Customer or CS User.
2. For applications submitted using the **E-mail with Attachment** Option, sent from the E-mail address, the CS User is identified by:
 - 1) verification of the conformity of the electronic mail address from which the application has been sent, with the E-mail address, and
 - 2) verification of the signature put on the application scan with the specimen signature, held by the Bank, of the person who represents the Customer.
3. For applications submitted using the E-mail Option, the CS User is identified by an employee of the Bank through the verification of the conformity of the electronic mail address from which the application has been sent, with the E-mail address.
4. A positive identification of the CS User by the Bank pursuant to para. 1, 2 or 3 above, shall release the Bank from any liability related to providing information or executing an order/application made by an unauthorised person.
5. The CS User may apply to an employee of the Bank, through the electronic mail, to the e-mail address pursuant to § 2 para. 3, for a telephone contact, specifying the scope of the instruction, order or

application for information that the CS User is interested in.

6. In justified cases regarding doubts as to the identity of the CS User, the Bank's employee has the right to ask an additional question that would confirm the CS User's identity, from the range of data concerning the CS User or Customer, held by the Bank.
7. The Bank shall duly record (register), store and secure on electronic data carriers, all telephone conversations conducted under the CS, likewise the electronic correspondence. The Customer and CS User grant their consent to this.
8. The Customer and the CS User shall effectively secure the Password, PIN and access data to E-mail, and do not provide them available to any third parties.
9. In the event of a loss or unauthorised use of, or unauthorised access to the Password or E-mail, the CS User or Customer shall immediately:
 - a) contact the Bank's employee, in order to block access to the CS or cancel the Password/PIN, or
 - b) report the fact in the Bank's Unit.
10. In the event the CS User enters an incorrect Password or PIN three times in a row, the Bank may completely block the CS User. Unblocking the CS User requires the User to establish a new password on the form in force at the Bank.

FINAL PROVISIONS

§ 5.

1. CS Users may use the CS only to the extent related with the activity carried out by the Customer.
2. The Bank has the right to amend the Rules for material reasons only, in particular in the case of changes to the following:
 - 1) technical solutions,
 - 2) applicable law provisions,
 - 3) the Bank's offering,the Bank shall inform the Customer of these changes electronically. Within 14 days of receipt of a notification about amendments to the Rules, the Customer may terminate the CS upon one-month notice, otherwise the Bank shall deem the amendments to the Rules accepted by the Customer and become effective.
3. In the event of any differences between the Rules, and the

Regulations or Card Regulations, provisions of the Rules shall prevail.

4. In the event the Account Agreement is terminated, the agreement regarding the provision of CS shall automatically expire.



Appendix No. 1 to the Rules of Providing Customer Service

ACTIONS VS OPTIONS OF CONTACT VIA THE CUSTOMER SERVICE ¹					
Item	Action type	Action	Contact options		
			Phone	E-mail	E-mail with Attachment ²
1	General Information	Information about banking products held, balances, available funds and limits, transfers, blockades, enforcement, etc.	☒	☒	
2	Ordering documents	Filing a request for preparation of certificates, bank references, balance confirmations, account history, other documents	☒	☒	☒
		Filing a request for preparation of an audit reference			☒
		Filing a request for preparation of a form with changes/ amending document (including the Account Administration Card [KDR], Personal Data Form [KDO]) and filing a request for preparation of annexes/agreements/requests for a new product or service	☒	☒	☒
3	Complaints	Complaint about transactions made with a payment card (<i>sending necessary documents required when such a complaint is lodged</i>)			☒ ³
		Making other complaints/objections, including a complaint about a transfer/ cancelling a transfer (if the transfer has not left the Bank yet)	☒	☒	☒
4	Account	Request for opening another Account	☒ ⁴	☒	☒
5	Bank account statements ⁵	Declaration regarding the manner of receiving account statements			☒
		Ordering an additional account statement/copy	☒	☒	☒
6	Commissions and Fees	Application for Charging Commission Individually			☒
		Application for granting access to "IntraCompany" payments			☒
		Application for Individual "Cut Of Time" for Elixir sessions			☒
		Individual Price Terms/Individual Price Terms Confirmation			☒
7	Cards	Stopping a card and ordering a new card to replace the lost one, temporary blocking, unblocking	☒	☒	☒
		Cancellation of a card and/or insurance			☒
		Card renewal cancellation	☒	☒	☒
		Implementation of a request for ordering a new card			☒ ⁶
		Change of card limits (for credit and charge cards, only under the global limit)	☒		
		Request for issuing a PIN duplicate	☒	☒	☒
		Instruction to change additional accounts to a multi-currency card			☒
		Change of address to send a card or PIN			☒
		Changes regarding a contactless transaction (e.g. its amount)			☒
8	Cash service ⁷	Instructions and documents regarding the cash service in an emergency mode		☒	☒
		Advice of a withdrawal in a Branch	☒	☒	☒
9	GOonline Biznes	Blocking a user	☒	☒	
		Application for issuing authorisation tools			☒



		Application for exchanging authorisation tools	☒	☒	☒
		Ordering the GOonline Biznes system installation at the Customer's	☒	☒	☒
		Removing the GOonline Biznes User			☒
		Confirmation of receipt of authorisation tools			☒
		Instruction to change the logging method			☒
		Merging logins		☒	☒
10	Blockade of an account or deposits	Execution of an instruction to establish and release a blockade of funds in accounts (for internal blockades only)			☒
11	Deposits	Accepting an application for opening/modification/cancellation of deposits ⁸			☒
12	Blockade of enforcement seizures	Submitting a consent to the Bank for the payment of an enforcement seizure ⁴	☒	☒	☒
13	Placement and FX transactions	Application for making placement transactions and FX transactions available, the Customer Information Attachment or an application for a service parameters change			☒
14	KYC notifications ⁹	Providing notifications regarding KYC assessment process by the Bank		☒	☒

¹ In the event a given action has not been included in Appendix No. 1 to the Rules of Providing Customer Service, it is performed under general rules, determined in respective agreements or regulations.

² Attachment signed by persons authorised in accordance with the Customer's documentation, including with a qualified electronic signature.

³ The signature on the document is affixed by a Customer or user of the specific card.

⁴ Applies to persons authorised in the National Court Register (KRS), Central Register and Information on Economic Activity (CEIDG) or to a Specific Power of Attorney.

⁵ In accordance with authorisation rights granted under the Customer Service.

⁶ An instruction is performed only for users whose valid Personal Data Form (KDO) is held by the Bank.

⁷ Emergency mode whenever it is impossible to submit the instruction via the GOonline Biznes system.

⁸ This does not apply to deposits executed via GOonline Biznes and negotiated deposits.

⁹ Notifications sent by units other than the Customer Service.