



RULES OF PROVIDING CUSTOMER SERVICE

§ 1.

1. This document, hereinafter referred to as the "Rules," determines 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 these Rules prior to starting the use of the CS.
3. Terms and expressions used in these Rules shall have the following meaning:

1) **Bank** –BNP Paribas Bank Polska S.A.,

2) **Email** – electronic mail address indicated in the application for CS, from which the CS User can contact the Bank under the CS,

3) **Password** – a password which is an authentication tool under the CS. The Password should consist of minimum 4 and maximum 20 alphanumeric characters, excluding special characters and punctuation marks, while the Password is case insensitive,

4) **Telephone Option** – a form of submitting applications or performing actions defined for this option in Enclosure no. 1 under the CS, which consists in submitting such applications/performing such actions during a telephone call made from the telephone number specified for the given CS User to the telephone number indicated by the Bank pursuant to § 2 para. 3,

5) **Email Option** – a form of submitting applications or performing actions defined for this option in Enclosure no. 1 under the CS, which consists in sending applications/performing actions in the contents of an electronic mail sent from the Email address to the email address indicated by the Bank pursuant to § 2 para. 3,

6) **Scan Option** – a form of submitting applications or performing actions defined for this option in Enclosure no. 1 under the CS, which consists in sending a scan of an application/other document signed on behalf of the Customer, attached to an electronic mail sent from the Email address to the email address indicated by the Bank pursuant to § 2 para. 3,

7) **PIN** – an identification number defined by the CS User, to authenticate the CS User,

8) **Regulations** – the valid "of other Services for Corporate Customers and Small and Medium-sized Enterprises Segment Customers" applicable at the Bank,

9) **Card Regulations** - the valid "Regulations on Issuance and Use of Debit and Charge Cards for Entrepreneurs at BNP Paribas Bank Polska SA", applicable at the Bank;

10) **CS** - a service through which a CS User may contact the Bank by telephone or email, under the terms and conditions determined by the Bank, while using relevant options for actions presented in Enclosure no. 1 to the Rules,

11) **CS User** – a Customer who is a natural person, and a natural person authorized by the Customer to use the CS.

4. 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, on the (paper or electronic) form applicable at the Bank, and to appoint at least one CS User.

2. On the Bank's form, the Customer indicates CS Users and specifies the CS User's telephone number, Email address and Password/PIN. 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 Enclosure 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 Bank should be contacted using contact details indicated by the Bank in a confirmation of the CS activation, provided to email addresses specified by the Customer.

FORM AND SCOPE OF THE CUSTOMER SERVICE

§ 3.

1. The CS may be provided in three forms: as a Telephone Option, Email Option and Scan Option. Options available to each action are determined in Enclosure 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. In the Scan Option, certain actions may require a confirmation by telephone or email (as indicated by the Bank) of the will to perform the action, by the CS User or the persons authorized to make declarations of will on behalf of the Customer (at the Bank's discretion), or such actions are performed under the condition subsequent that consists in the delivery of the original application to the Bank, within the time frame specified by the Bank (whereof the Bank will notify the CS User by email). In the event the original is not delivered within the period specified, the Bank, upon the prior notification of the Customer thereof, discontinues the provision of the service activated on the basis of the application sent under the Scan Option.

3. When the Scan Option is used, sending a scan of the application whereon there is a signature consistent with the specimen signature of a person authorized to represent the Customer, from the Email 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, 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 para. 1-3 is impossible, asking additional verification questions regarding the details of the Customer or CS User.
2. For applications submitted using the Scan Option, sent from the Email 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 Email 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 Email Option, the CS User is identified by the verification of the conformity of the electronic mail address from which the application has been sent, with the Email 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 unauthorized person.
5. The CS User may apply, through the electronic mail, to the email 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, where to the Customer and CS User grant their consent.
8. The Customer and the CS User shall effectively secure the Password, PIN and access data to Email, 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 Email, 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. To unblock the User, it is required that a new password is determined on the form applicable in the Bank or a new PIN is established by the User. A new Password is determined on the form applicable in 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,whereof the Customer shall be notified by email. 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 amendments to the Rules shall be deemed 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.



Enclosure no. 1 to the Rules of Providing Customer Service

ACTIONS VS OPTIONS OF CONTACT VIA THE CUSTOMER SERVICE					
No.	Action type	Action	Contact options ¹		
			Telephone	Email	Scan
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	☒	☒	
		Filing a request for preparation of an audit reference	☒	☒	☒ ²
		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 of a payment card transaction (<i>sending necessary documents required when such a complaint is lodged</i>)			☒ ³
		Making other complaints/objections	☒	☒	☒
4.	Account	Implementation of a request for opening another Account			☒
5.	Cards	Stopping a card and ordering a new card to replace the lost one, temporary blocking, unblocking ⁵	☒	☒	☒
		Cancellation of a Card and/or insurance			☒
		Implementation of a request for ordering a new card			☒ ⁴
		Change of card limits (for credit and charge cards, only under the global limit)			☒
6.	Cash service	Instructions and documents regarding the cash service in an emergency mode ⁶		☒	☒
		Advice of a withdrawal in a Branch	☒	☒	☒
7.	BiznesPl@net	Blocking a user	☒	☒	
		Replacement of authorisation tools			☒
		Ordering the BiznesPl@net system installation at the Customer's			☒
		Deleting a user from BiznesPl@net			☒
8.	Blockade of an account or deposits	Implementation of an instruction to establish and release a blockade of funds (for internal blockades only)			☒
9.	Deposits	Implementation – opening, modification or cancellation of an automatic deposit (including an overnight deposit)			☒
10.	Bailiff blockade	Sending consent to the Bank to repay a bailiff before the statutory date (for blockades up to PLN 1,000)	☒	☒	☒
11.	Placement and FX transactions	Request for providing Placement Transactions or FX Transactions available or for changing the service parameters			☒

1) In the event a given action has not been included in this Enclosure, it is performed under general rules, determined in respective agreements or regulations.

2) As regards an auditor reference, it will be sent to the auditor only once the Bank receives the original request signed in accordance with the Customer's representation.

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

4) An instruction is performed on the basis of a scan only for a user whose valid Personal Data Form (KDO) is held by the Bank. An original of the request should be always provided to the Bank to the address indicated in the CS information, at the latest within 30 days of the date of submitting the instruction in the form of a scan, otherwise the card will be blocked.

5) Implementation by the Customer Service user.

6) Emergency mode whenever it is impossible to submit the instruction via the BiznesPl@net system.