



Deposit Protection Scheme Fact Sheet for DEPOSITORS

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Deposits held with Bank Pocztyowy S.A. are protected by:	Bankowy Fundusz Gwarancyjny ¹⁾
Coverage limit:	The PLN equivalent of EUR 100,000 per depositor with respect to deposits held with the same entity covered by the deposit protection scheme ²⁾ Bank Pocztyowy Spółka Akcyjna uses the following trademarks: 
If the depositor holds more than one deposit with the same entity covered by the deposit protection scheme:	the coverage of the total of all deposits held with that entity is capped at the PLN equivalent of EUR 100,000 ³⁾
If the depositor holds an account jointly with others:	the coverage limit equal to the PLN equivalent of EUR 100,000 applies to each depositor separately ⁴⁾
Time limit for payments under the deposit protection scheme in the event of insolvency of a covered entity:	7 banking days ⁵⁾
Currency of payments made under the deposit protection scheme:	PLN
Contact details:	Bankowy Fundusz Gwarancyjny ul. Księdza Ignacego Jana Skorupki 4, 00-546 Warsaw, Poland phone: +48 (22) 5830 700, +48 (22) 5830 701, fax: +48 (22) 5830 589, email: kancelaria@bfg.pl
For additional information, visit:	https://www.bfg.pl/
Acknowledgement of receipt by the depositor: 	<div style="border: 1px solid black; padding: 5px; text-align: center;">DO NOT SIGN – THIS FACT SHEET IS PROVIDED FOR INFORMATION PURPOSES ONLY</div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%; text-align: center;">(Depositor's legible signature)</div> <div style="width: 45%; text-align: center;">(Depositor's legible signature)</div> </div>

For additional information, visit:

¹⁾ **Deposit protection scheme.**

The entity responsible for deposit protection is Bankowy Fundusz Gwarancyjny ("BFG").

^{2,3)} **General scope of coverage.**

If a deposit becomes unavailable as a result of the inability of the covered entity which the deposit is held with to pay its financial liabilities, BFG will pay such deposit to the depositor up to the coverage limit, which is the PLN equivalent of EUR 100,000 per depositor for all deposits held with the same covered entity. This means that in order to determine the amount of coverage which a depositor is entitled to under the deposit protection scheme, all of the depositor's deposits held with the same covered entity are aggregated. For example, if a depositor holds the PLN equivalent of EUR 90,000 in a savings account and the PLN equivalent of EUR 20,000 in a current account with the same entity covered by the deposit protection scheme, the depositor will thereunder be entitled to recover only the PLN equivalent of EUR 100,000.

For the purposes of the deposit protection scheme, the applicable EUR/PLN exchange rate is the mid rate announced by the National Bank of Poland on the date on which compensation eligibility criteria as defined in Article 2(10) of the Act of 10 June 2016 on the Banking Guarantee Fund, the Deposit Protection Scheme and Mandatory Restructuring are met with respect to an entity covered by the deposit protection scheme.

⁴⁾ **Coverage limit for joint accounts.**

The coverage limit equal to the PLN equivalent of EUR 100,000 applies separately to each depositor holding an account jointly with others.

However, where two or more partners or members of a partnership, association or unincorporated organisational unit having legal capacity under statute are entitled to transact on an account operated for such entity, all deposits held in that account are protected only up to the PLN equivalent of EUR 100,000.

Where the funds or receivables of a depositor who is a natural person originate from:

- 1) the sale of:
 - a) a property developed with a single-family residential building as defined in the Construction Law of 7 July 1994, a part thereof, or an interest therein;
 - b) a perpetual usufruct title to a plot of land developed with a single-family residential building as defined in the Construction Law of 7 July 1994 or part of such title;
 - c) an independent residential unit as defined in the Act of 24 June 1994 on Ownership of Housing Units, constituting a separate property, or an interest in such unit, a plot of land related to such unit or an interest in such plot of land, or a perpetual usufruct title to such plot of land or a part of such title;
 - d) a cooperative ownership title to a residential unit or a part of such title, in each case provided that the sale was not effected in the course of the seller's business activities;
 - 2) contractual or court-ordered distribution of marital community property in favour of the depositor following termination of the marital community property regime;
 - 3) succession by the depositor to the estate of a deceased person, exercise of a special power of appointment to the depositor's benefit, or receipt by the depositor of a legitime;
 - 4) payment of life insurance proceeds upon the insured person's death or reaching a specified age;
 - 5) payment of personal accident insurance proceeds following an accident resulting in the insured person's death or injury;
 - 6) redundancy payment made in accordance with applicable laws and regulations;
 - 7) severance or disability allowance payment as defined in Article 921.1 of the Labour Code of 26 June 1974 or other applicable laws or regulations and as provided therein – in each case such funds and receivables are protected under the deposit protection scheme for a period of three months from the date they are received or arise, up to the amount equal to the difference between double the PLN equivalent of EUR 100,000 and the sum of the depositor's other funds and receivables up to the PLN equivalent of EUR 100,000. After the passage of the three-month period, all of the depositor's funds and receivables are protected on the general terms of the mandatory deposit protection scheme, i.e. up to the PLN equivalent of EUR 100,000.
- Funds representing general and/or specific damages awarded to the depositor as compensation for a criminal offence committed against or other harm suffered by the depositor or such general and/or specific damages as are referred to in Article 552 of the Code of Criminal Procedure of 6 June 1997 are protected in full for a period of three months from the date such damages are paid or become due and payable to the depositor. After the passage of the three-month period, funds and receivables which originated from payment or award of such damages are protected on the general terms of the mandatory deposit protection scheme, i.e. up to the PLN equivalent of EUR 100,000.

For more details, visit <https://www.bfg.pl>.

⁵⁾ **Payments under the scheme.**

Payment of any amounts due under the deposit protection scheme is the responsibility of Bankowy Fundusz Gwarancyjny (ul. Księdza Ignacego Jana Skorupki 4, 00-546 Warsaw, Poland, phone: 22 58 30 700, 22 58 30 701, fax: 22 58 30 589, email: kancelaria@bfg.pl, www: <https://www.bfg.pl>). Such payments are made in PLN, up to the PLN equivalent of EUR 100,000, no later than within seven banking days from the date on which compensation eligibility criteria as defined in Article 2(10) of the Act of 10 June 2016 on the Banking Guarantee Fund, the Deposit Protection Scheme and Mandatory Restructuring are met with respect to an entity covered by the deposit protection scheme.

Where Article 36 of the said Act applies, the seven-day time limit for making payments under the deposit protection scheme may be extended. If no payment is received under the scheme within the prescribed time limit, the eligible depositor should contact the Bankowy Fundusz Gwarancyjny as soon as practicable to prevent any potential claims against it from becoming time-barred. For more details, visit <https://www.bfg.pl>.

⁶⁾ If the depositor uses online banking, this fact sheet may be provided to the depositor and the depositor may confirm its receipt by electronic means of electronic communication.

Other relevant information.

In general, the deposit protection scheme covers all personal and business deposits. For exemptions, see the relevant scheme website. Information on whether particular products are protected under the scheme may also be requested from covered entities. If particular deposits held with a covered entity are protected, the entity is also required to confirm that fact on account statements.