

ANNOUNCEMENT

on the time limits for and manner of performing payment services, minimum amounts of and additional deposits to Time Deposits, Cash Deposit Machines, the rules for notifying the Bank of intended withdrawal of cash in excess of a certain threshold amount, and the Payment Account Switching Service

(this Announcement is the Announcement referred to in the Bank Pocztyowy S.A. Personal Accounts Terms and Conditions)

MARCH 18th 2022

The capitalised terms used in this Announcement shall have the meanings ascribed to them in the 'Bank Pocztyowy S.A. Personal Accounts Terms and Conditions.

ACCOUNTS OFFERED BY THE BANK

Bank Pocztyowy S.A. offers the following types of personal Accounts:

1. Current Accounts:

1) the Konto w Porządku Current Account available in three price variants, i.e.:

- a) *Konto w Porządku Start*
- b) *Konto w Porządku*
- c) *Konto w Porządku Plus*

2) Pocztyowy Payment Account with Basic Features

2. Savings Accounts.

ELIXIR CLEARING AND SETTLEMENT SESSIONS AT BANK POCZTOWY S.A.

	Incoming sessions	Outgoing sessions
Session 1	after 11:00 am	until 8:00 am
Session 2	after 3:00 pm	until 12:00 noon
Session 3	after 5:30 pm	until 2:30 am

CASH DEPOSIT MACHINES

1. You may use your Debit Payment Card to deposit cash at any Euronet or Planet Cash Deposit Machine.
2. For a complete list of Cash Deposit Machines available, enquire at any Bank Branch, visit the Bank Website or call the Bank Helpline at 52 34 99 499.
3. Some Cash Deposit Machines feature Proximity Readers enabling contactless Cash Deposit service. You must confirm each Cash Deposit by entering the PIN for your Payment Card on the Cash Deposit Machine keypad.

OPENING AND OPERATING BANK ACCOUNTS

1. The Bank opens Payment Accounts (i.e. Current and Savings Accounts) at Bank Branches and Post Office Outlets under Agreements made in writing or in equivalent form.
2. An Agreement may be executed at the Account Holder's place of permanent or temporary residence, with the Bank represented by its duly authorised employee(s).
3. In order to be able to conclude an Agreement, the Customer must present his or her Identity Document.
4. A Current Account may be opened at the request of an Agent acting on behalf of the person who is to hold it. In such a situation, the Agent should present:
 - 1) a relevant power of attorney in the form of a notarial deed, or
 - 2) a relevant power of attorney with the principal's signature duly notarised.
5. The Bank shall provide the person applying for the conclusion of an Agreement with its text accompanied by the Account Terms and Conditions, Electronic and Telephone Banking Terms and Conditions, Fees and Commissions Schedule and Representative Service Fees Schedule a reasonable time in advance of executing the Agreement.
6. One of the Accounts offered by the Bank is the PLN-denominated *Pocztyowy* Payment Account with Basic Features, which meets the definition of a Payment Account with Basic Features and which is intended for Consumers for whom neither the Bank nor any other Payment Service Provider, except for Krajowa Spółdzielcza Kasa Oszczędnościowo-Kredytowa, as part its business activities in the Republic of Poland operates a PLN-denominated Payment Account:
 - 1) application forms for concluding an Agreement for a *Pocztyowy* Payment Account with Basic Features are available in hard copy at Bank Branches and Post Office Outlets as well as online on the Bank Website at www.pocztowy.pl;
 - 2) accordingly, you may submit application in hard copy or online at www.pocztowy.pl;
 - 3) a Consumer may also orally request that the Bank conclude with him or her an Agreement for a Payment Account with Basic Features without submitting a written application;
 - 4) the opening of a *Pocztyowy* Payment Account with Basic Features is not subject to the conclusion by the Consumer of any agreements for additional services or to his or her undertaking to ensure a certain amount of deposits in the Account;
 - 5) the Bank shall notify the applicant Consumer of the conclusion of the Agreement, or of the Bank's refusal to conclude it, as soon as practicable but in any case no later than within ten Banking Days of receiving the application. If the Consumer submits the application by electronic means of communication and the application is accepted, the Bank shall require that he or she sign the Agreement at a Bank Branch or Post Office Outlet within a certain time limit, which shall be no shorter than ten Banking Days.
- 6) A *Pocztyowy* Payment Account with Basic Features enables its Holder only to:
 - a) deposit funds in the Account,
 - b) withdraw cash from an ATM or at a Bank Branch, including by using a payment terminal if allowed under the Agreement, in any Member State,
 - c) perform payment transactions in any Member State, including transferring funds by means of Credit Transfers, Standing Orders, and Direct Debits, including one-off Direct Debits, using a Payment Card or other similar Payment Instrument. The Payment Account with Basic Features with a Payment Card linked thereto also enables its Holder to perform card-not-present payment transactions and, optionally, payment transactions which result in overdrawing the Account in excess of the Available Balance (overrunning).
- 7) Under the Agreement for Personal Payment Account with Basic Features and Payment Card and Provision of Electronic and Telephone Banking Services, the Account Holder may not:
 - a) use an overdraft facility,
 - b) open and use a Savings Account,
 - c) make Payment Card transactions outside the European Economic Area.

DRAWDOWN LIMIT APPLICABLE IN THE ORDINARY COURSE OF ADMINISTERING AN ACCOUNT

If an Account is operated by Bank Pocztowy S.A. for a Minor or Partially Incapacitated Person under an Agreement concluded on or after October 5th 2020, a monthly limit applies to any transactions conducted thereon in the ordinary course of administering it as provided for in Clause 5b.1 of the Terms and Conditions.

Transactions on such Account shall be deemed to be conducted in the ordinary course of administering it as long as they are payment transactions from the Account which in a single calendar month do not in aggregate exceed the average monthly employee pay (excluding profit distributions) in the enterprise sector as reported and announced by President of Statistics Poland in January each year for the prior year and rounded up to the nearest hundred.

In 2022, this figure is **PLN 5,900**.

EXECUTION OF SEPA CREDIT TRANSFERS

1. The Bank executes SEPA Credit Transfers to Payees holding bank accounts in banks that participate in the SEPA Credit Transfer Scheme (banks from the European Union Member States, Iceland, Liechtenstein, Norway and Switzerland) and receives SEPA Credit Transfers to Payees who are its Customers.
 2. SEPA Credit Transfer forms are available in hard copy from Bank Branches and online in the Electronic Banking Service. When ordering a SEPA Credit Transfer, the Payer is required to correctly, accurately and legibly fill in all the required fields of the SEPA Credit Transfer form.
 3. SEPA Credit Transfer orders submitted to the Bank:
 - 1) via the Online Banking Website,
 - 2) via the Mobile Application,
 - 3) at a Bank Branch,
- from 7:00 am to 5:00 pm on Banking Days are executed on the same Banking Day, while those submitted after 5:00 pm are executed the following Banking Day.

CROSS-BORDER PAYMENTS WITH DEBIT PAYMENT CARDS

1. For Cross-Border Payment Card Transactions denominated in the currency of an EEA Member State other than PLN, the Bank has since April 19th 2021 been required to notify the Customer by email of the total currency conversion charges as a percentage mark-up over the latest available euro foreign exchange reference rates issued by the European Central Bank (EBC).
2. Account Holders who entered into Agreements with the Bank prior to April 19th 2021 receive the information referred to above at the email address provided in the Bank's systems. Since April 19th 2021, Customers entering into Agreements with the Bank have been required to submit a statement to the effect that they consent/ do not consent to receiving information on Cross-Border Payment Card Transactions.
3. Every Cardholder has the right to change his or her statement referred to above, including to opt out of receiving such information, by submitting a relevant statement upon concluding an Agreement or applying for a new Payment Card or at any other time at a Bank Branch or Post Office Outlet via the Bank Helpline or Electronic Banking Service.
4. Such information as is referred to above is provided for all Payment Card transactions made in the currencies of EEA Member States other than Poland. The Bank emails aggregate information on transactions settled on a single day in one message.
5. The Bank communicates the margin it charges to the Customer:
 - 1) online on the Bank Website,
 - 2) by email at the Cardholder's email address registered with the Bank immediately upon receiving the Payment Order for a given transaction.

DEBIT CARD CONTACTLESS TRANSACTIONS

1. Contactless transactions are authorised by placing the Payment Card in close proximity of a Proximity Reader.
2. The per-transaction Cardholder Verification Limit for contactless transactions is PLN 100.
3. Each cashless contactless transaction in excess of PLN 100, excluding Apple Pay, Google Pay, Garmin Pay and Xiaomi Pay mobile payments, requires confirmation by entering the PIN.
4. In certain situations where Strong Cardholder Authentication is required, the Cardholder may be asked to enter the PIN for a contactless transaction below PLN 100.
5. The Bank also enables the Cardholder to withdraw cash in a contactless manner at ATMs featuring a Proximity Reader. Each Cash Withdrawal must be confirmed by entering the PIN for the Cardholder's Payment Card on the ATM keypad.

DEBIT CARD MOBILE TRANSACTIONS

1. The Bank enables the Cardholder to use the Google Pay, Apple Pay, Garmin Pay and Xiaomi Pay digital wallets to make mobile payments.
2. To be able to use the Google Pay, Garmin Pay or Xiaomi Pay service, the Cardholder must first installed a dedicated application on his or her mobile device. Apple devices by default feature the Wallet application, which is dedicated to making Apple Pay mobile payments.
3. Mobile payments can be made both online and at brick-and-mortar points of sale accepting contactless payments.
4. To authorise a mobile payment, the Cardholder must place his or her mobile device in close proximity of a Proximity Reader.
5. The exact mobile transaction authentication method depends on the digital wallet used:
 - 1) Apple Pay – each contactless mobile transaction made using this service requires biometric authentication with the Touch ID or Face ID functionality;
 - 2) Google Pay – prior to making a contactless mobile transaction with this application the Cardholder is required to wake up and unlock his or her Android device by entering the access code or using the Touch ID or Face ID functionality;
 - 3) Garmin Pay – when adding his or her Payment Card to the Garmin Pay digital wallet, the Cardholder is required to set up a four-digit security code, which he or she will then have to enter at least once every 24 hours on his or her Garmin watch to authenticate contactless mobile transactions made using this service. The code needs to be re-entered only after 24 hours from its previous entry or after the watch has been taken off, resulting in the heart rate monitoring functionality being interrupted;
 - 4) Xiaomi Pay – when adding his or her Payment Card to the Xiaomi Pay digital wallet, the Cardholder is required to set up a six-digit security code, which he or she will then have to enter at least once every 24 hours on his or her Mi Smart Band 6 NFC to authenticate contactless mobile transactions made using this service. The code needs to be re-entered only after 24 hours from its previous entry or after the smart band has been taken off, resulting in the heart rate monitoring functionality being interrupted.
6. Regardless of the digital wallet used, the Cardholder may be randomly required to enter his or her PIN to authenticate a contactless mobile transaction. A message prompting the Cardholder to do so will be displayed on the payment terminal.
7. The Bank also enables the Cardholder to use the Google Pay, Apple Pay, Garmin Pay and Xiaomi Pay digital wallets to withdraw cash at ATMs featuring a Proximity Reader. Each Cash Withdrawal must be confirmed by entering the PIN for the Cardholder's Payment Card on the ATM keypad.

BLIK Mobile Payments

Bank Pocztowy S.A. enables Customers to use the BLIK Payment Service. For the detailed terms of service applicable to BLIK Mobile Payments, refer to the 'Bank Pocztowy S.A. Electronic and Telephone Banking Terms and Conditions'.

1. BLIK Mobile Payments comprise:
 - 1) cashless transactions, i.e. payments for goods or services in PLN, including online payments,
 - 2) cash transactions, i.e.:
 - a) Cash Withdrawals in PLN at ATMs.
2. The following types of daily Transaction Limits apply to BLIK Mobile Payments:
 - 1) limits on BLIK Mobile Payments which can be made without authorisation:
 - a) the daily limit of the amount of a single transaction which can be made without authorisation (but subject to confirmation on a mobile device),
 - b) the daily limit on the number of transactions which can be made without authorization (no more than three transactions of up to PLN 50 per day),
 - 2) the limit on the total amount of all BLIK Mobile Payments that can be made on a single day.

AVAILABILITY OF CASH WITHDRAWAL SERVICE AT POST OFFICE OUTLETS

1. The Account Holder may make withdraw cash from his or her Account at a Post Office Outlet during its opening hours.
2. For the dates and times when the cash withdrawal service is available from a Post Office Outlet, visit the outlet or refer to the website of Poczta Polska S.A. at <http://www.poczta-polska.pl/>.

EXECUTION OF CASH PAYMENT ORDERS

1. A Cash Payment Order may be submitted:
 - 1) at a Post Office Outlet,
 - 2) at a Bank Branch,
 - 3) by calling the Bank Helpline.
2. The Account Holder is required to ensure that the Available Balance in the Account to be debited is sufficient to execute the Cash Payment Order at least one Banking Day prior to its execution date.
3. A mail carrier will deliver the amount to be paid under the Cash Payment Order within the time limit indicated thereon but in any case no earlier than the Banking Day following the execution date indicated on the order.
4. A Cash Payment Order submitted at a Bank Branch or Post Office Outlet:
 - 1) on a Banking Day **no later than 9:00 pm** (if the Bank Branch or Post Office Outlet is open until 9:00 pm) shall be deemed received by the Bank at the time of submission;
 - 2) on a Banking Day **later than 9:00 pm** (if the Bank Branch or Post Office Outlet is open on a 24/7 basis) shall be deemed received by the Bank on the first Banking Day after its submission.A Cash Payment Order submitted at a Post Office Outlet or Bank Branch on a date other than a Banking Day shall be deemed received by the Bank on the first Banking Day after its submission.
5. A Cash Payment Order submitted by mail shall be deemed received by the Bank upon delivery thereto.
6. If the Payee misses the delivery of cash under the Cash Payment Order at the address indicated thereon, the mail carrier shall leave a missed delivery notice informing the Payee that he or she may collect the amount to be paid to him or her under the order at a Post Office within ten calendar days from the date indicated on the order. If the Cash Payment Order is not collected on within that time limit, its amount shall be refunded to the Customer's Account.

EXECUTION OF POSTAL MONEY ORDERS

1. The amount of a Postal Money Order must not exceed the statutory postal money order limit, which is:
 - 1) the equivalent of 120% of the average monthly pay in the national economy for the year preceding the year in which the parcel is posted or the Postal Money Order is placed, as announced by President of Statistics Poland in the *Monitor Polski* Official Journal and rounded up to the nearest hundred;
 - 2) PLN 6,300 in absolute terms as at the date of this Announcement (for Postal Money Orders executed through mail carriers).
2. A Postal Money Order submitted at a Bank Branch or Post Office Outlet:
 - 1) on a Banking Day **no later than 9:00 pm** (if the Bank Branch or Post Office Outlet is open until 9:00 pm) shall be deemed received by the Bank at the time of submission;
 - 2) on a Banking Day **later than 9:00 pm** (if the Bank Branch or Post Office Outlet is open on a 24/7 basis) shall be deemed received by the Bank on the first Banking Day after its submission.

EXECUTION OF BLUECASH OR EXPRESS ELIXIR INSTANT CREDIT TRANSFERS

1. An Instant Credit Transfer may ordered exclusively
 - 1) via the Telephone Banking Service,
 - 2) via the Electronic Banking Service.
2. The minimum and maximum amounts of an Instant Credit Transfer are:
 - 1) minimum amount: PLN 1, maximum amount: PLN 20,000;
 - 2) Instant Credit Transfers may be subject to additional amount limits to ensure the Bank's compliance with applicable security requirements. Where such limit applies, the Payer shall be notified thereof immediately prior to the execution of the Instant Credit Transfer.
3. The availability times for the Instant Credit Transfer service for both outgoing and incoming Credit Transfers are as follows:
 - 1) on weekdays: from 6:00 am to 9:30 pm,
 - 2) on Saturdays: from 6:00 am to 8:30 pm,
 - 3) on public holidays (Sundays and other holidays): the service is unavailable.The availability of the Instant Credit Transfer service is also subject to the availability of the Electronic Banking Service and Telephone Banking Service (Bank Helpline).

CASH WITHDRAWALS REQUIRING PRIOR NOTICE

1. Withdrawals of more than PLN 20,000 (or equivalent in a foreign currency) at a Bank Branch require giving prior notice to the Bank.
2. Such notice must be given:
 - 1) by 12.00, noon, two Banking Days before the intended Withdrawal if the funds to be withdrawn are denominated in PLN,
 - 2) by 12.00, noon, three Banking Days before the intended Withdrawal if the funds to be withdrawn are denominated in a currency other than PLN.

MINIMUM AND MAXIMUM AMOUNTS OF PAYMENT ORDERS, INCLUDING DIRECT DEBITS

Direct Debits

1. The maximum amount of a one-off Direct Debit cannot exceed the PLN equivalent of the following amounts converted at the mid exchange rate announced by the National Bank of Poland on the last day of the quarter preceding the quarter in which the transaction is settled:
 - 1) EUR 1,000 – if the Payer is a natural person other than a sole trader,
 - 2) EUR 50,000 – for other Payers.
2. The Account Holder may request a refund of the amount of an executed Direct Debit within eight weeks (56 calendar days) from the date his or her Account was directly debited.
3. Bank Pocztowy S.A. does not enable the Account Holder to block Direct Debits from his or her Account either by all or certain Payees.

Ordering Credit Transfer via the Telephone Banking Service

The Account Holder may use the Telephone Banking Service to order a Credit Transfer:

1. up to the Account Balance if the Payee is included in the Saved Payee List (with the order placed with a Bank Helpline consultant),
2. up to PLN 10,000 if the Payee is not included in the Saved Payee List (with the order placed with a Bank Helpline consultant or through IVR),
3. up to the Account Balance if the Account Holder is transferring funds to another Account he or she holds with the Bank (with the order placed with a Bank Helpline consultant).

Amount Limits for Credit Transfers requested and Standing Orders placed via the *Pocztowy24* Online Banking Website (<https://online.pocztowy.pl>) and the *Pocztowy* Mobile Application

	Pre-set amount limit
Single transaction limit for orders placed via <i>Pocztowy24</i> Online Banking Website	PLN 5,000.00
Daily limit for orders placed via <i>Pocztowy24</i> Online Banking Website	PLN 20,000.00

Single transaction limit for orders placed via Pocztowy Mobile Application	PLN 1,000.00
Daily limit for orders placed via Pocztowy Mobile Application	PLN 2,000.00
Single transaction limit for transactions authorised using Touch ID or Face ID functionality in Pocztowy Mobile Application	PLN 1000.00

At the Account Holder's request, the Bank may change each of the amount limits up to the maximum amount specified by the Bank, except for the limit on transactions authorised with the Touch ID or Face ID functionality.

Such request may be submitted via the Electronic Banking Service or Telephone Banking Service (Bank Helpline).

For information on the maximum amounts of transaction limits, refer to the Electronic Banking Service.

EXECUTION OF SORBNET2 CREDIT TRANSFERS

1. A Credit Transfer order may be placed at any Bank Branch as well as via the Electronic Banking Service or Telephone Banking Service (Bank Helpline).
2. A Sorbnet 2 Credit Transfer order submitted by 3 pm shall be deemed received by the Bank on the same Banking Day, and such order placed after 3 pm – on the Banking Day following its submission.

REGULAR SAVINGS SCHEME

1. A Current Account offered by the Bank includes a regular savings scheme. The regular savings scheme is not available to Holders of the Pocztowy Payment Account with Basic Features.
2. The regular savings scheme may be enabled in the Electronic Banking Service.
3. As part of the regular savings scheme, the Bank opens a Savings Account.
4. The performance of the following operations on the Current Account (i.e. the source account) triggers automatic calculation and posting of savings to the Savings Account:
 - 1) transactions made with the Payment Card issued for the Current Account,
 - 2) Credit Transfers from the Current Account.
5. When enabling the regular savings scheme, the Account Holder must:
 - 1) decide on the savings goal, including:
 - a) determining the duration of the scheme – upon expiry of the savings period or achieving the goal, the scheme will be automatically disabled, or
 - b) choosing to enable the scheme for an indefinite duration;
 - 2) set the amount of the savings goal and its expected achievement date;
 - 3) choose the savings posting method, i.e.:
 - a) automatic posting (upon execution of a particular operation on the source account),
 - b) on-request posting (based on individual one-off orders or a Standing Order) – for a Standing Order, the Account Holder must specify the amount to be posted and the start date of the order,
 - 4) indicate the source Account from which savings will be posted to the Savings Account and the source Account threshold balance below which no automatic posting will be carried out (i.e. the balance which cannot be drawn on by such posting);
 - 5) configure the automatic posting parameters (only if the Account Holder has set a savings goal):
 - a) savings posting on execution of a Payment Card transaction,
 - b) savings posting on execution of a Credit Transfer;
 - 6) determine the percentage of savings to be allocation to individual goals (only if the Account Holder has more than one active savings goal).
6. When setting up savings posting triggered by execution of a Payment Card transaction, the Account Holder must determine:
 - 1) the amount to which transaction amounts are to be rounded up to calculate the amount to be posted as savings, i.e. PLN 1, PLN 5 or PLN 10, or
 - 2) the percentage of each Payment Card transaction amount to be posted as savings, which can be any percentage in the range 1–10% (no per mille values allowed). In this case, the Account Holder must also set a cap which will not be exceeded when calculating and posting savings as a percentage of a Payment Card transaction.
7. When setting up savings posting triggered by execution of a Credit Transfer, the Account Holder must determine:
 - 1) the percentage of each Credit Transfer amount to be posted as savings, which can be any percentage in the range 1–10% (no per mille values allowed), or
 - 2) the amount to which Credit Transfer amounts are to be rounded up to calculate the amount to be posted as savings, i.e. PLN 1, PLN 5 or PLN 10, or
 - 3) a fixed amount to be posted as savings on each such transaction (any amount in the range PLN 1–10).
8. Under the regular savings scheme, the Customer may open up to ten Savings Accounts for each Current Account held; the same limit applies to jointly held Accounts.
9. Neither an Agent nor a legal representative of the Account Holder may use the regular savings scheme.
10. The minimum Account balance below which the Bank will cease to post savings under the regular savings scheme is PLN 0.01.
11. The minimum and maximum amount of automatically posted savings:
 - 1) the minimum amount is PLN 0.01
 - 2) the maximum amount is the amount of the PLN-denominated Available Balance.
12. The available methods for notifying the Account Holders of the execution of operations triggering automatic savings posting/of the progress made in achieving the savings goal:
 - 1) notification method:
 - a) notification by email,
 - b) PUSH notification,
 - c) notification by text message;
 - 2) notification to be sent:
 - 1) after 1/3 of the savings period has passed,
 - 2) after 1/2 of the savings period has passed,
 - 3) after 3/4 of the savings period has passed,
 - 4) at the end of the savings period,
 - 5) upon achievement of the savings goal.
13. Upon opening an Account under the regular savings scheme, the Account Holder must decide whether he wishes to receive related Fee Statements in hard copy by mail or in electronic form by email.
14. The manner and timing of savings posting and sending notifications under the regular savings scheme:
 - 1) once a day after 10:00 pm, the Bank reviews transactions posted to the Current Account to determine those that meet the conditions for calculating savings thereon on that day;
 - 2) any calculated savings are posted every 30 minutes from 7:00 am to 5:00 pm for transactions executed the day before that met the savings calculation conditions;
 - 3) notifications on the progress made in achieving a particular savings goal are sent with such frequency as is indicated for the goal. They are sent once a day from 6:00 pm;
 - 4) the savings posting date depends on the transaction posting date.
15. The following types of transactions are excluded from the regular savings scheme:
 - 1) Credit Transfers between the Holder's own Accounts,
 - 2) Instant Credit Transfers,
 - 3) Sorbnet2 Credit Transfers,
 - 4) SEPA Credit Transfers,
 - 5) SWIFT Credit Transfers,

- 6) deferred Credit Transfers,
- 7) automatic Credit Transfers (posting by the Bank),
- 8) transactions under Standing Orders,
- 9) Direct Debits.

PROCEDURE AND TIME LIMITS FOR EXECUTING PAYMENT ORDERS SUBMITTED VIA THE ELECTRONIC BANKING SERVICE

Time of receipt of Payment Order

(does not apply to Cash Payment Orders, postal money orders, Instant Credit Transfers, Sorbnet2 Credit Transfers or SEPA Credit Transfers)

Payment orders submitted by 10:00 pm are deemed received by the Bank on the same day, with the Customer's account also debited on the same day.

Payment Orders where the Payee's Account is held with the Bank (*internal Payment Orders*)

On Banking Days	On Saturdays and public holidays
<ol style="list-style-type: none"> 1. Payment Orders accepted by 10:00 pm are executed on the same day. 2. Payment Orders accepted after 10:00 pm are executed on the next Banking Day. 	<ol style="list-style-type: none"> 1. Payment Orders accepted on Saturdays by 4:00 pm are executed on the same day. 2. Payment Orders accepted on Saturdays after 4:00 pm are executed on the next Banking Day. 3. Payment Orders accepted on Sundays or public holidays are executed on the next Banking Day.

Payment Orders where the Payee's Account is held with another bank (*external Payment Orders*)

On Banking Days	On Saturdays and public holidays
<ol style="list-style-type: none"> 1. Payment Orders accepted by 8:00 am are submitted by the Bank for the first clearing and settlement session and executed on the same day. 2. Payment Orders accepted between 8:00 am and 12:00, noon, are submitted by the Bank for the second clearing and settlement session and executed on the same day. 3. Payment Orders accepted between 12:00, noon, and 2:30 pm are submitted by the Bank for the third clearing and settlement session and executed on the same day. 4. Payment Orders accepted on after 2:30 pm submitted by the Bank for the first clearing and settlement session and executed on the next Banking Day. 	<p>Payment Orders placed on Saturdays, Sundays and public holidays are submitted by the Bank for the first clearing and settlement session and executed on the next Banking Day.</p> <p>If a Payment Order is placed on a day other than a Banking Day, the Bank puts on hold the amount of the order until its execution. The Customer has the right to cancel the order before it is executed, which will release the hold.</p>

ELECTRONIC AND TELEPHONE BANKING SERVICES

1. As part of the Electronic Banking Service, the Bank provides access to:
 - 1) the Pocztowy24 Online Banking Website at <https://online.pocztowy.pl>,
 - 2) the Pocztowy Mobile Application.
2. As part of the Telephone Banking Service, the Bank provides access to:
 - a) the Bank Helpline,
 - b) a self-service IVR system.
3. To activate the Electronic Banking Service and/or Telephone Banking Service, the Service User must register with the Bank his or her mobile phone number:
 - a) which must be a Polish mobile phone number,
 - b) to which the Bank will send SMS Codes that the Service User will use to authorise transactions.
4. To sign into the Electronic Banking Service or Telephone Banking Service, the Service User is required to enter his or her CIN and Password. To sign into the Mobile Application, the Service User is required to enter his or her PIN or use the Touch ID or Face ID functionality (for iOS devices). The Service User is assigned the same CIN for both the Electronic Banking Service and the Telephone Banking Service. Upon first signing into the Electronic Banking Service or Telephone Banking Service, the Service User is required to change the One-Time Password received from the Bank for the service.
5. One-Time Passwords expire at different times depending on the service and the method of their provision to the Customer: One-Time Password (for first sign-in) sent by text message:
 - a) for the Pocztowy24 Online Banking Website (www.online.pocztowy.pl) – 15 hours,
 - b) for the Telephone Banking Service – 1 hour.

The text message containing the One-Time Password also includes information on its validity period.

The One-Time Password for first signing into the Telephone Banking Service sent by mail to the Service User's correspondence address is valid for 14 calendar days from the date of the letter.
6. A Consumer holding a Pocztowy Payment Account with Basic Features may at any time decide to forego the Electronic Banking Service and/or Telephone Banking Service, including upon executing the Agreement for the Account.
7. An Agent appointed by the Account Holder under a power of attorney may access the latter's Account via the Electronic Banking Service and/or Telephone Banking Service provided that the Agent has signed an Agreement for the Provision of the Electronic Banking Service and Telephone Banking Service with the Bank.
8. Access Password for the Online Banking Website

The Access Password set up by the Service User must be 10–20 characters long and include at least three of the following four types of characters:

 - 1) a lowercase letter,
 - 2) an uppercase letter,
 - 3) a digit,
 - 4) a special character (!, @, #, \$, ^, &, *, ?, <, >).

The Access Password cannot contain commas, periods or Polish diacritical characters (ą, ć, ę, ł, ń, ó, ś, ź, ż).
9. Prior to signing into the Online Banking Website, the Service User should check whether the server certificate:
 - 1) is issued for the following server: online.pocztowy.pl,
 - 2) was issued by DigiCert SHA2 Extended Validation Server CA,
 - 3) is valid (its expiry date is later than the date on which the Service User is signing into the website).
10. Failed Service User Identification

If the Service User provides wrong credentials in the Electronic Banking Service or Telephone Banking Service, his or her access to the service shall be blocked. The maximum number of failed attempts to sign into:

 - 1) the Online Banking Website is three;
 - 2) the Mobile Application is three;
 - 3) the Telephone Banking Service is three.
11. Maximum number of mobile devices

The Service User cannot have more than three devices activated for the Mobile Application.

12. Automatic sign-out
If following signing into the Electronic Banking Service, the Service User does not perform any action for five minutes, he or she will be automatically signed out of the service.
13. Failed SMS Code authorisation
If the Service User enters a wrong SMS Code to authorise an Instruction three times, his or her access to the Electronic Banking Service will be blocked. The maximum number of SMS Codes that the Bank will send the Service User within two hours is 200. If this limit is reached, the Bank will refuse to send the Service User any more SMS Codes in that time, of which the Bank will notify him or her by displaying a relevant message on the Online Banking Website.

Instructions and orders accepted by the Bank via the Electronic Banking Service and Telephone Banking Service

	Pocztowy24 Online Banking Website (https://online.poczto wy.pl)	Pocztowy Mobile Application	Telephone Banking Service (IVR)*	Telephone Banking Service (Bank Helpline consultant)
Transactions				
Credit Transfer to own account (including with deferred execution date)	x	x		x
Credit Transfer to Account in another bank (including with deferred execution date)	x	x		x
Tax payment	x	x		x
Credit Transfer to a Payee included in the Saved Payee List	x	x	x	x
Instant Credit Transfer	x	x		x
SEPA Credit Transfer	x	x		
Sorbnet2 Credit Transfer	x			x
Placing/cancelling a Standing Order	x	x		x
Modifying a Standing Order	x			x
Placing/cancelling a Cash Payment Order				x
Changing Transaction Limits on the Online Banking Website	x	x		x
Changing Transaction Limits in the Mobile Application	x	x		x
Time Deposits				
Opening/modifying a Time Deposit	x	x		x
Closing a Time Deposit	x	x		x
Debit Payment Card				
Assigning/changing PIN	x	x		x
Changing Payment Card Transaction Limits	x	x		x
Reporting a Payment Card stuck in an ATM/Cash Deposit Machine				x
Blocking/cancelling Payment Card***/blocking	x			x
Payment Card activation	x	x		x
Payment Card application	x	x		x
Terminating a Payment Card Agreement				x
Cancelling Payment Card renewal				x
Access to Electronic and Telephone Banking Services				
Sending/assigning Password for the Online Banking Website				x
Changing Password for the Online Banking Website	x		x	x
Blocking access to the Online Banking Website	x		x	x
Unblocking access to the Online Banking Website			x	x
Changing PIN for the Mobile Application	x	x		
Blocking access to the Mobile Application	x	x		x
Unblocking access to the Mobile Application	x			x
Changing Access Password for the Electronic Banking Service	x	x	x	x
Blocking access to the Electronic Banking Service			x	x
Unblocking access to the Electronic Banking Service			x	x
Other				
Activating a mobile device for the Mobile Application	x			
Blocking a mobile device for the Mobile Application	x	x		x
Filing a Complaint				x
Reporting missing Identity Document				x
Dismissing an Agent	x			
Credit card management	x	x (preview)		
Bank borrowings management	x	x		
Invoicing functionality	x	x		
Calendar functionality	x	x		
Savings Account management	x	x		
'Order basket' functionality	x	x		
Changing the manner and frequency of receiving Account Statements	x			x

Mobile phone top-up	x	x	x
Changing Service User's details	x		x
Giving/revoking consents to data processing for product/service marketing purposes	x		x

AVAILABILITY OF THE TELEPHONE BANKING SERVICE

The Telephone Banking Service:

- a) is available through the IVR system on a 24/7 basis,
- b) is available through the Bank Helpline from 7:30 am to 10:00 pm on Banking Days and from 8:00 am to 6:00 am on Saturdays and unavailable through that channel on Sundays and public holidays.

TEXT MESSAGE NOTIFICATION SERVICE

1. The Text Message Notification Service is intended for:
 - natural persons holding any Current Account or PLN-denominated Savings Account with the Bank.
2. Text Message Notification Service activation/modification requirements:
 - 1) An application to activate the Text Message Notification Service may be submitted
 - a) upon opening of an Account or at a later date,
 - b) at a Bank Branch,
 - c) at a Post Office Outlet,
 - d) by calling the Bank Helpline.
 - 2) A Customer may use the Text Message Notification Service if the Customer:
 - a) is a natural person,
 - b) has at least one Current Account or Savings Account with the Bank,
 - c) has registered with the Bank a Polish mobile phone number,
 - d) has authorised the Bank to send privileged information subject to banking secrecy to that mobile phone number,
 - e) has read and accepts the provisions of the 'Bank Pocztowy S.A. Personal Accounts Terms and Conditions' applicable to the Text Message Notification Service.

Modifying the parameters of the Text Message Notification Service:

 - 3) The Customer may request a modification in the parameters of the Text Message Notification Service at a Bank Branch or Post Office Outlet or via the Bank Helpline.
3. The following operations on the Account prompt a Text Message Notification:
 - 1) crediting the Account (incoming Credit Transfers, Deposits),
 - 2) debiting the Account (outgoing Credit Transfers, Drawdowns),
 - 3) authorising a Debit Payment Card transaction (for online transactions only, no notifications are sent for offline transactions),
 - 4) authorising a Withdrawal (placing funds on hold following submission of an Instruction to withdraw cash at a Post Office Outlet),
 - 5) authorising a Cash Payment Order (placing funds on hold following submission of an Instruction to have cash withdrawn and delivered to the Payee by a mail carrier),

The Bank also sends a free-of-charge Text Message Notification to inform the Service User of:

 - 1) activating the Text Message Notification Service,
 - 2) modifying the Text Message Notification Service,
 - 3) deactivating the Text Message Notification Service,
 - 4) the number of Text Message Notifications used in a given billing period.

If such operation as is referred to above is performed in the time interval between the Text Message Notification Service hours specified by the Customer, he or she will be notified thereof as soon as the interval ends.
4. When activating the Text Message Notification Service, the Service User must specify:
 - 1) the type of Text Message Notifications to be sent for Account and/or Payment Card operations,
 - 2) the Account(s) and/or Payment Card(s) for which Text Message Notifications are to be sent,
 - 3) the amount threshold which an operation on a given Account or Payment Card must reach to prompt sending a Text Message Notification (the minimum threshold is PLN 0),
 - 4) the type of the Text Message Notification package,
 - 5) whether the Bank should send him or her a message informing him or her that the Text Message Notification package has been used up,
 - 6) whether, following the exhaustion of the Text Message Notification package, the Bank should continue send Text Message Notifications to the Service User for an additional fee (subject to the availability of such option),
 - 7) the hours during which the Service User wishes to receive Text Message Notifications (24 hours a day or any other time bracket which is not shorter than two hours),
 - 8) the Account to be charged for the service.
5. Templates of Text Message Notifications sent by the Bank:
 - 1) A Text Message Notification informing the Service User of the activation, modification and deactivation of the Text Message Notification Service includes:
 - a) the execution date of the Instruction to activate, modify or deactivate the service, as appropriate;
 - b) the content of the Instruction executed;
 - c) information on the Text Message Notification package selected and its cost (on activation of the Text Message Notification Service);
 - d) the address of the Bank Website where the Customer may access the Text Message Notification Service Terms and Conditions.
 - 2) A Text Message Notification informing the Service User of crediting or debiting his or her Account includes the following information to the extent it is available:
 - a) the date of crediting or debiting the Account, as appropriate;
 - b) indication whether the payment transaction executed resulted in the Account being credited or debited;
 - c) the first two and the last three digits of the Account number;
 - d) name of the Payee;
 - e) brief description of the transaction;
 - f) the amount that was debited or credited, as appropriate, and its currency;
 - g) the Available Balance remaining in the Account following the execution of the Payment Transaction, including the currency the Account Balance is denominated in.
 - 3) A Text Message Notification informing the Service User of the authorisation of a Payment Card transaction, Withdrawal or Cash Payment Order includes the following information to the extent it is available:
 - a) the date of the authorisation;
 - b) indication of the authorisation Instruction;
 - c) the masked number of the Payment Card or Account which the authorisation is related to;
 - d) for a Payment Card transaction – information on the point of sale and its location;
 - e) the amount and currency of the Instruction;
 - f) the Available Balance remaining in the Account following the execution of the Payment Transaction, including the currency the Account Balance is denominated in.
 - 4) A Text Message Notification informing the Service User of the number of free-of-charge or paid Text Message Notifications used includes:
 - a) the date of the notification;

- b) indication of the Text Message Notification package that has been used up;
- c) the address of the Bank Website where the Customer may access the Text Message Notification Service Terms and Conditions.

PAYMENT ACCOUNT SWITCHING

1. "Switching" or "Switching Service" means transferring, under the authorisation granted by a Consumer, from his or her existing Payment Service Provider (the "Transferring Payment Service Provider") to another Payment Service Provider (the "Receiving Payment Service Provider") either the information about all or some payment services (Standing Orders for Credit Transfers, recurring Direct Debits and recurring incoming Credit Transfers) provided for the Consumer's Account, or any positive Payment Account Balance from the Consumer's Payment Account operated by the Transferring Payment Service Provider to an Account opened for the Consumer by the Receiving Payment Service Provider, with or without closing the former Payment Account. The Switching Service is rendered in the currency of the Account to which the transferred information relates and may cover all or some of the payment services provided to the Consumer.
2. The scope and terms and conditions of the payment services provided by the Receiving Payment Service Provider are defined by that provider. A payment service may only be switched to a Receiving Payment Service Provider if it offers such service. The Switching Service may be restricted where the Receiving Payment Service Provider does not render certain payment services which the Transferring Payment Service Provider has been providing to the Consumer or where the scope of such services rendered by the Receiving Payment Service Provider is different from that of equivalent services rendered by the Transferring Payment Service Provider. The Bank provides the following payment services: Current Accounts, Savings Accounts, Payment Cards, Electronic and Telephone Banking Services, and Time Deposits. The Bank also provides a Payment Account Overdraft Facility for Accounts other than the *Pocztowy* Payment Account with Basic Features. For information on the functionalities of each of the payment services, refer to the applicable Product Terms and Conditions, including the Electronic and Telephone Banking Terms and Conditions for the Electronic Banking Service, which are available in hard copy from Bank Branches and Post Office Outlets as well as online on the Bank Website at www.pocztowy.pl. Payment Account Switching does not need to involve terminating the existing Account Agreement with the Transferring Payment Service Provider.
3. If the Customer has outstanding obligations on the Account operated by the Bank, whose Switching to another Bank he or she has requested, the Switching request may only be fulfilled in part, i.e. without the Account being closed on the date indicated in the authorisation/request. Where applicable, the Bank will inform the Consumer of the situation upon receipt of the Switching authorisation/request directly from him or her or from another bank. If the Consumer incurs obligations preventing his or her Account from being closed following the receipt by the Bank of the Switching authorisation/request, the Bank will inform the Consumer of the situation as soon as such obligations arise, including informing him or her of the extent to which the Switching request will be fulfilled.
4. The Bank does not charge any fees for the Switching Service.
5. The Bank's rights and obligations as a Receiving Service Provider:
 - 1) When acting as a Receiving Payment Service Provider, the Bank will assist the Consumer in the Switching of his or her Account in a timely manner and provide the Consumer with accurate information on the payment services it offers, including their terms and conditions, as well as any potential difficulties and/or delays in the Switching process or, where applicable, notify the Consumer of the inability to switch his or her Account; following receipt of the Consumer's Switching request, the Bank will also act as the Main Contact Point, i.e. it will take measures to switch the Consumer's Account or related services as indicated by the Consumer to the extent that the Bank, as the Receiving Payment Service Provider, renders such services.
 - 2) Within two Banking Days from receipt of the Switching authorisation from the Consumer, the Bank will request that the Transferring Payment Service Provider carry out the following tasks, if provided for in the authorisation:
 - a) transmit to the Bank a list of the existing Standing Orders for Credit Transfers and available information on Direct Debit mandates that are being switched;
 - b) transmit to the Bank the available information about recurring incoming Credit Transfers and creditor-driven Direct Debits executed on the Consumer's payment Account in the previous 13 months;
 - c) stop accepting Direct Debits and incoming Credit Transfers and cancel Standing Orders with effect from the date specified in the Switching authorisation;
 - d) transfer any remaining positive Account Balance to the Payment Account opened or held with the Bank and close the Payment Account held with the Transferring Payment Service Provider on the date specified by the Consumer in Switching authorisation.
 - 3) Within five Banking Days of receipt of the above information, the Bank will, as and if provided for in the Switching authorisation, carry out the following tasks:
 - a) set up the Standing Orders for Credit Transfers requested by the Consumer and execute them with effect from the date specified in the Switching authorisation and make any necessary preparations to accept Direct Debits and accept them with effect from the date specified in the Switching authorisation;
 - b) where relevant, inform the Consumer of his or her rights pursuant to point (d) of Article 5(3) of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009;
 - c) inform the Payers specified in the Switching authorisation and making recurring incoming Credit Transfers into the Consumer's Payment Account as well as the Payees specified in the Switching authorisation and using a Direct Debit to collect funds from the Consumer's Payment Account of the details of the Consumer's Payment Account with the Receiving Payment Service Provider and transmit to those Payers and Payees a copy of the Consumer's Switching authorisation.
 - 4) The Consumer will also specify the date from which Standing Orders for Credit Transfers and Direct Debits are to be executed from the Payment Account opened or held with the Bank. That date cannot be earlier than six Banking Days after the date on which the Bank receives the documents transferred from the Transferring Payment Service Provider. If the Consumer specifies an earlier date, the Bank will commence executing such Standing Orders for Credit Transfers and Direct Debits after six Banking Days from the receipt of those documents.
 - 5) The Bank will carry out the tasks referred to in Section 5.3 to the extent it will be able to based on the information received from the Transferring Payment Service Provider or the Consumer; in the absence of such information, the Bank will request its provision.
 - 6) If the Consumer opts to provide such information as is referred to in Section 5.3 to Payers and Payees on his or her own, the Bank will, within the time limit specified in Section 5.3, provide the Consumer with the details of the Consumer's Payment Account operated by the Bank and indicate the date from which Standing Orders for Credit Transfers and Direct Debits are to be executed from that Payment Account.
6. The Consumer's rights and obligations related to the Switching Service:

The Consumer has the right to receive from the Bank, free of charge, clear and legible information about the Switching Service.

 - 1) In order for the Bank to act as a Receiving Payment Service Provider, the Consumer must grant the Bank the necessary authorisation to perform the Switching Service (to the extent specified in the authorisation). If the Account to be switched is held by two Consumers, the authorisation must be obtained from each of them. The Bank cannot perform the Switching Service for Accounts held by more than two Consumers.
 - 2) The Switching authorisation may be granted in writing or, provided that the Bank ensures unambiguous electronic identification of the Consumer, via the Electronic Banking Service.
 - 3) A written Switching authorisation submitted with a Switching request to the Receiving Payment Service Provider requires verification of the requesting Consumer's identity by that provider.
 - 4) In the Switching authorisation, the Consumer may:
 - a) specifically identify incoming Credit Transfers and Standing Orders for Credit Transfers and authorise the Receiving Payment Service Provider to execute the Direct Debits to be switched;
 - b) specify the date from which Standing Orders for Credit Transfers and Direct Debits are to be executed from the Payment Account opened or held with the Receiving Payment Service Provider;
 - c) identify the Payers making recurring incoming Credit Transfers into the Consumer's account, which are to be informed of the details of the Consumer's Payment Account with the Receiving Payment Service Provider;
 - d) specify the Payees using a Direct Debit to collect funds from the Consumer's Payment Account, which are to be informed of the details of the Consumer's Payment Account with the Receiving Payment Service Provider and of the date from which Direct Debits will be executed from that account.
 - 5) At the Consumer's request, both the Transferring and Receiving Payment Service Provider will provide to the Consumer, free of charge, information on the existing Standing Orders and Direct Debits executed on the Consumer's Accounts operated by those providers, which are covered by the Switching Service.
 - 6) The Switching of his or her Account does not release the Consumer from any outstanding obligations towards the Transferring Payment Service Provider (e.g. under a credit facility or arising from unpaid transactions made with a Payment Card issued for the Account being switched).

- 7) The Switching request, which is submitted as an appendix to the Switching authorisation referred to in Section 6.1, must include the details of the Consumer, Transferring Payment Service Provider and Receiving Payment Service Provider and specify the payment services to be switched.
7. The Bank's rights and obligations as a Transferring Payment Service Provider:
 - 1) Upon receipt of a request from the Receiving Payment Service Provider, the Bank will carry out the following tasks, if provided for in the Consumer's authorisation:
 - a) transmit, within five Banking Days, to the Receiving Payment Service Provider a list of the existing Standing Orders for Credit Transfers and available information on Direct Debit mandates that are being switched as well as the available information about recurring incoming Credit Transfers and creditor-driven Direct Debits executed on the Consumer's Payment Account during the 13 months preceding the request;
 - b) if the Bank does not provide a system for automated redirection of the incoming Credit Transfers and Direct Debits to the Payment Account held or opened by the Consumer with the Receiving Payment Service Provider – stop, with effect from the date specified in the Switching authorisation, accepting incoming Credit Transfers and Direct Debits on the Consumer's Payment Account held with the Bank as well as notify the Consumer of any refusal to accept such transaction;
 - c) cancel the Consumer's Standing Orders with effect from the date specified in the Switching authorisation;
 - d) transfer any remaining positive balance in the Consumer's Account operated by the Bank to the Payment Account opened or held with the Receiving Payment Service Provider on the date specified in the Switching authorisation as well as close the Consumer's Account operated by the Bank on the date specified in the Switching authorisation, provided the Consumer has no outstanding obligations preventing that Account from being closed.
 - 2) If the Consumer's outstanding obligations prevent his or her Account held with Bank from being closed, the Bank will promptly inform the Consumer of the situation. The Bank will also inform the Receiving Payment Service Provider of its inability to close the Account if:
 - a) funds have been placed on hold in the Account by reason of an unsettled payment transaction;
 - b) the Account is used to repay credit facilities, including credit card facilities;
 - c) the Account has been attached as a result of an enforced collection action or under a preliminary injunction;
 - d) funds in the Account have been placed on hold;
 - e) a security interest has been created in the Account to secure the Consumer's liabilities towards another Payment Service Provider;
 - f) if the Account Balance is nil, fees have accrued on the Account which have not been collected, and the Receiving Payment Service Provider does not permit overdraft in accounts it operates;
 - g) the Account Balance is negative;
 - h) a letter of credit or documentary collection or check collection service has been opened on the Account, whether for domestic or foreign transactions;
 - i) the Consumer holding the Account has been declared bankrupt or has filed for bankruptcy.
 - 3) In order to ensure continuity of the payment services provided to the Consumer during the Switching, the Bank will not block any of his or her payment instruments before the date specified in the Switching authorisation.
 - 4) The Switching of his or her Account does not release the Consumer from any outstanding obligations towards the Transferring Payment Service Provider (e.g. under a credit facility or arising from unpaid transactions made with a Payment Card issued for the Account being switched).
 - 5) The Switching request must include the details of the Consumer, Transferring Payment Service Provider and Receiving Payment Service Provider and specify the payment services to be switched.
8. Where the Consumer's Switching authorisation has been submitted to the Receiving Payment Service Provider electronically, the Transferring Payment Service Provider relies solely on the Receiving Payment Service Provider's statement that it has verified the Consumer's identity.
9. Where the Consumer's Switching authorisation is submitted to the Receiving Payment Service Provider in hard copy, the Receiving Payment Service Provider verifies the Consumer's identity. In the verification is positive, the Receiving Payment Service Provider submits a statement to the effect that the Consumer's identity has been positively verified. Based on that statement, the Transferring Payment Service Provider carries out the tasks within the scope of the Consumer's Switching authorisation.
10. Apart from relying on the Receiving Payment Service Provider's statement on the verification of the Consumer's identity, the Transferring Payment Service Provider may independently verify the Consumer's identity in accordance with its in-house policies. If as a result of such additional verification, the Transferring Payment Service Provider finds that the Consumer's details do not match the data included in his or her Switching request, it may deny the request, subject to Section 11.
11. The Transferring Payment Service Provider may deny the Switching request by reason of a mismatch between the Consumer's signature on the request and the Consumer's specimen signature, if any, stored by the Transferring Payment Service Provider provided that other documents and information available do not allow confirmation of the Consumer's identity.
12. In order to ensure timely, efficient and secure Switching, the Transferring Payment Service Provider and the Receiving Payment Service Provider, as long as they are located in Poland, are required to exchange any relevant information/documents in electronic form, using the OGNIVO application provided by Krajowa Izba Rozliczeniowa S.A., which is dedicated to unambiguous and secure data transmission.
13. As the central IT system in place at the Bank enables each Bank Branch to act on any Account operated by the Bank, Switching of the Customer's Account held with the Bank to another Account operated by it consists only in changing the variant of the Account. If the Consumer requests that the variant of his or her Account held with the Bank be changed, such change is effected on the date of the request by signing an amendment to the Agreement or a new framework contract for a personal bank account and payment card and provision of electronic banking services.
14. If the Consumer requests that his or her Payment Account held with the Bank be switched to a Payment Service Provider operating in another Member State, in order to enable such Switching, the Bank will:
 - 1) transmit to the Consumer, free of charge, a list of the existing Standing Orders for Credit Transfers and available information on the Consumer's Direct Debit mandates as well as the available information about recurring incoming Credit Transfers and creditor-driven Direct Debits executed on the Consumer's Payment Account during the 13 months preceding the Switching request;
 - 2) transfer any remaining positive balance in the Consumer's Payment Account operated by the Bank to the Payment Account opened or held with the new Payment Service Provider provided that the Switching requests includes details enabling its identification;
 - 3) close the Consumer's Payment Account if the Consumer has so requested.
15. If the Consumer has no outstanding obligations on his or her Payment Account held with the Bank, the Bank will carry out the tasks specified in the Switching request on the date indicated therein, but in any case no earlier than after six Banking Days from the receipt of the Switching request, unless the Consumer and the Bank agree otherwise. If the Consumer has outstanding obligations that prevent his or her Payment Account held with the Bank from being closed, the Bank will promptly notify the Consumer of the situation.
16. If a dispute concerning Switching arises between the Consumer and the Bank, the Consumer, having exhausted the complaint procedure at the Bank or not having received a response from the Bank to his or her Complaint within 30 days of its date, shall have the right to petition the Banking Consumer Arbitrator at the Polish Bank Association (ul. Herberta 8, 00-380 Warsaw, Poland) to resolve the dispute, as long as it concerns monetary claims of no more than PLN 12,000 arising from the Bank's failure to perform, or properly perform, the Agreement. The dispute resolution procedure before the Banking Consumer Arbitrator shall be governed by the Banking Consumer Arbitration Rules as available on the Polish Bank Association website at www.zbp.pl.
17. If a complainant who is a natural person has exhausted the complaint procedure at the Bank as provided for in the preceding provisions and the Bank has rejected his or her claims or if the Bank has decided a Complaint in the complainant's favour but has failed to apply the remedy specified in the response to the Complaint within the time limit set therein, which must not be longer than 30 days from the date of the response, the complainant shall have the right to request that the Financial Ombudsman review the case in the manner specified at www.rf.gov.pl.
18. The Consumer may also submit to the Polish Financial Supervision Authority a complaint against the Bank if the Bank's actions infringe the law. Such complaint can be made in writing and mailed to the following address: ul. Piękna 20, 00-549 Warsaw, PO Box 419, or filed using a dedicated online form as specified on the PFSA website at www.knf.gov.pl. In matters not governed by the Agreement or these Terms and Conditions, the generally applicable laws and regulations shall apply.
19. The Consumer may also request that a Municipal or District Consumer Ombudsman assist him or her in filing a grievance or Complaint against the Bank.

PROVISION OF PAYMENT SERVICES THROUGH THIRD-PARTY PAYMENT SERVICE PROVIDERS

1. Bank Pocztowy S.A. provides certain payment services through Third-Party Payment Service Providers ("TPP").
2. Such services are available to any Customer who has access to the Electronic Banking Service.

3. **“Third-Party Payment Service Provider”** is a Payment Service Provider other than the Bank, which provides one or more of the following services under the Payment Services Act:
 - a) payment transaction initiation service,
 - b) account information service,
 - c) issuance of card-based Payment Instruments.
4. TPPs are required to register with the competent regulator in the jurisdiction where they are based. TPPs based in the Republic of Poland are required to register with the Polish Financial Supervision Authority. For the list of such TPPs (certified third-party firms), visit the PFSA website at www.knf.gov.pl.
5. Under a Current Account Agreement, the Customer you may use the following services provided through Third-Party Payment Service Providers:
 - a) **Payment Initiation Service (“PIS”)**, which consists in initiating a Payment Order by a TPP at the Customer’s request from his or her Account;
 - b) **Account Information Service (“AIS”)**, which consists in the provision to the Customer, through the TPP, of aggregated information on the Customer’s Accounts, including information on their balance, transaction history, scheduled operations, operation details, and funds placed on hold;
 - c) **Confirmation on the Availability of Funds for Card-Based Payments (“CAF”)**, which consists in the provision, at a TPP’s request, of confirmation that the Available Balance in the Customer’s Account is sufficient to cover the amount of a card-based payment transaction.
6. The Customer gives a TPP consent to the provision of the PIS or AIS to him or her on submitting an Instruction with the TPP.
7. The Customer may give (and revoke) his or her consent to the provision of the CAF service by the Bank to TPPs with respect to the Customer’s Accounts in person at a Bank Branch, by calling the Bank Helpline, or on the Online Banking Website. Fulfilment by the Bank of any requests for CAF is subject to receiving such prior consent.
8. The Customer may at any time request that provision to him or her of any services through TPPs be blocked, with such request to be submitted in person at a Bank Branch, by calling the Bank Helpline, or via the Electronic Banking Service. Such block will prevent execution of any orders initiated by TPPs on the Customer’s Accounts.