



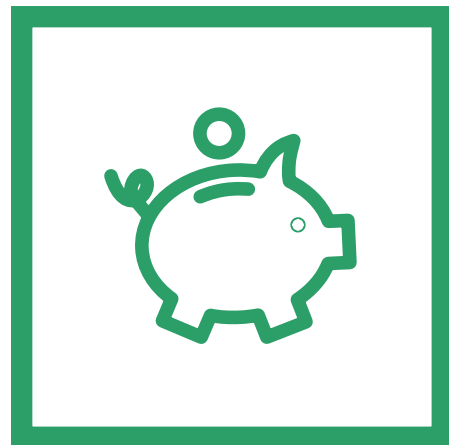
MAKE YOUR DREAMS
AND PLANS COME
TRUE IN A PACKAGE



BNP PARIBAS

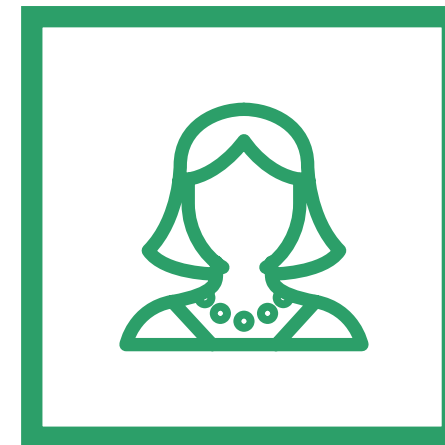
The bank for a changing world

BNP Paribas - who are we?



1

BANK BNP PARIBAS IS A UNIVERSAL BANK,
listed on Warsaw Stock Exchange.



4

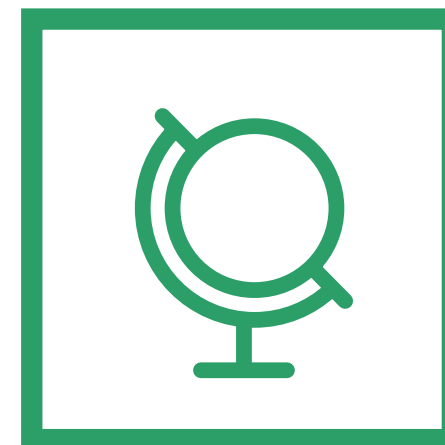
WE OFFER SAVINGS AND INVESTMENT PRODUCTS TO RETAIL CUSTOMERS

and a wide range of loans. For Personal Banking Customers we offer a dedicated wide range of products and individual service provided by a personal Relationship Manager.



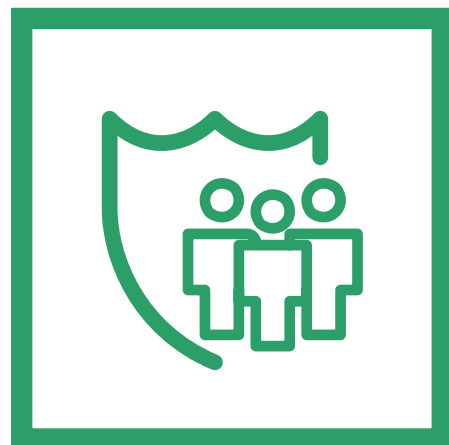
2

IN THE AREA OF CONSUMER FINANCE,
our offering includes instalment loans, credit cards, cash loans, insurance and car loans and leasing.



5

WE PROVIDE FINANCING SOLUTIONS TO BUSINESS CUSTOMERS
activity on Polish and international market.



3

PRIVATE BANKING CUSTOMERS MAY USE OUR COMPLEX OFFER REGARDING PROTECTION,
optimization, multiplication and succession of assets, and also investment advisory services and investment portfolio management.



6

WE ALSO ADDRESS OUR OFFER TO FARMERS AND ENTERPRISES FROM THE AGRI-FOOD SECTOR.

We specialize in financing agriculture, food economy and regional infrastructure.



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PARTNERSHIP PROGRAMME FOR EMPLOYEES

we all have our dreams, needs and plans. We all want to fulfil them but not all of us can. For Bank BNP Paribas you are not just anyone. Especially for you we have prepared:

BANK AT WORK PARTNERSHIP PROGRAMME III – A PACKAGE OF PRODUCTS ON SPECIAL PRICE CONDITIONS.

Please read the Terms and Conditions of the BNP Paribas Bank Polska S.A. Partnership Programme Bank at Work III.

BANK AT WORK PARTNERSHIP PROGRAMME III

- A FORM OF BENEFIT FOR EMPLOYEES
- PREFERENTIAL AND FAVOURABLE TERMS
- DEDICATED INFOLINE AND BANK BRANCHES FOR CONTACT
- LEXIBILITY AND ADJUSTMENT IN THE COURSE OF COOPERATION

BANK AT WORK III



BNP PARIBAS

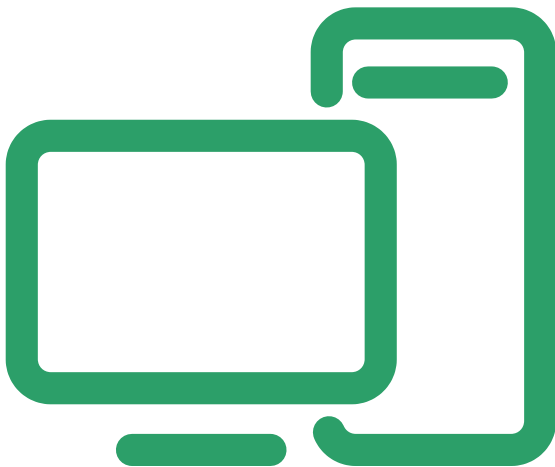
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ACCOUNT OPEN TO YOU

Account Open to You offers **3 UNIQUE DEBIT CARDS**. Choose the one which is best suited to your needs. Regardless of which card you choose, you may use the mamBONUS discount programme offering discounts for shopping in 2500 stores.



CARD OPEN TO TODAY



CARD OPEN TO e-WORLD



CARD OPEN TO WORLD

NO MATTER WHAT CARD YOU CHOOSE, WITH YOUR OPEN ACCOUNT, YOU WILL PAY:

PLN **0** for account maintenance

PLN **0** for online domestic transfers in PLN



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ACCOUNT OPEN TO YOU

CARD OPEN TO WORLD:

- **NO ADDITIONAL COSTS FOR CURRENCY CONVERSION**
if you pay with your Card Open to World abroad - for almost 160 currencies¹
- **FREE INSURANCE** „Travel Cancellation”²

Plus:

- **PLN 0** for cash withdrawals from all ATMs in Poland
- **PLN 0** for cash withdrawals from Global Alliance ATMs and BNP Group ATMs abroad³
- fee for debit card use for Partnership Programme participants – **PLN 5 FOR 6 MONTHS**; after this time PLN 10 per month.



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ACCOUNT OPEN TO YOU

CARD OPEN TO E-WORLD:

the 'CYBER Support' free insurance includes:⁴

- **LEGAL SUPPORT** in the event of reputation violation online and internet frauds, through theft of the insured party's identity
- **COST REIMBURSEMENT** if online shopping paid for with the Card Open to e-World (or Blik) is not delivered,
- **ASSISTANCE IN RETRIEVAL OF COMPUTER DATA** lost as a result of equipment failure
- **COMPENSATION** if money is lost because data of the owner of the Card Open to e-World have been used in an unauthorized manner.

Dodatkowo:

- **PLN 0** for cash withdrawals from all ATMs in Poland
- **PLN 0** for cash withdrawals from Global Alliance ATMs and BNP Group ATMs abroad¹
- fee for debit card use for Partnership Programme participants - **PLN 3 FOR 6 MONTHS**; after this time PLN 6 per month.



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ACCOUNT OPEN TO YOU

CARD OPEN TO TODAY

- **PLN 0 FOR USING A DEBIT CARD FOR A HOLDER** provided that at least one non-cash transaction has been made with the card in the preceding month; otherwise the fee will be pln 3 per month
- **PLN 0 FOR CASH WITHDRAWAL WITH A CARD FROM ATMS** located at BNP Paribas Bank Polska S.A. branches and Planet Cash network in Poland
- **PLN 0 FOR CASH WITHDRAWAL WITH A CARD FROM ATMS OF GLOBAL ALLIANCE** and the BNP Group abroad¹

For anyone under 26 years of age:

- **PLN 0 FOR THE USE OF THE DEBIT CARD FOR THE HOLDER**
- **PLN 0 FOR CASH WITHDRAWAL FROM ALL ATMS IN POLAND**



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MY PREMIUM ACCOUNT

My KONTO
PREMIUM



Individual advice of the Bank's **Relationship Manager**.



PLN 0 for account maintenance, subject to relevant financial conditions⁵.



PLN 0 for transfers in PLN (excluding immediate transfers), SEPA transfer order, execution of a direct debit via internet and at a branch.

MULTICURRENCY CARD (debit card):

issued to My Premium Account,

- **MAKE PAYMENTS AND EXECUTE TRANSACTIONS FREE OF CHARGE** for conversion in EUR, USD, GBP and CHF,
- **PLN 0 FOR CASH WITHDRAWAL WITH A CARD FROM ATMS** in Poland and abroad,
- **ONLINE AND MOBILE PAYMENTS** (Apple Pay and Google Pay),
- Fee for debit card use for Partnership Programme participants - **PLN 2.5 FOR 6 MONTHS**; after this time PLN 5 per month.
- **TRAVEL PARTNER** – the card automatically adapts to the applicable currency (if the a payment account in that currency is associated with the card),
- Special discounts under the **MAMBONUS** discount scheme for shopping at 2,500 stores.



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SECURITY FOR THE FUTURE

Moja LOKATA
PREMIUM
na Start

A FORWARD-LOOKING VIEW OF SAVING OPENS UP NEW OPPORTUNITIES AND GIVES A DEEPER MEANING TO SAFE INVESTMENT.

A CUSTOMER CAN OPEN A NON-RENEWABLE DEPOSIT AT A BRANCH OF THE BANK OR VIA THE CALL CENTRE, WITHIN 3 MONTHS FROM THE DATE OF THE MASTER AGREEMENT FOR MY PREMIUM ACCOUNT OR CHANGE THEIR TARIFF PLAN TO MY PREMIUM ACCOUNT. A CUSTOMER CAN ONLY OPEN ONE MY STARTER PREMIUM DEPOSIT.

FOR MY PREMIUM ACCOUNT HOLDERS

- ATTRACTIVE INTEREST RATE, ACCORDING TO THE INTEREST RATE TABLE ON THE DEPOSIT OPENING DAY,
- FROM PLN 20,000 TO PLN 200,000,
- FOR 3 MONTHS.

GOMobile DEPOSIT

The Deposit is available via GOMobile mobile application.

- ATTRACTIVE INTEREST RATE, according to the interest rate table on the deposit opening day,
- FROM PLN 1,000 TO PLN 10,000,
- PERIOD: 3 MONTHS,
- THE DEPOSIT IS NON-RENEWABLE,
- A CUSTOMER CAN ONLY OPEN ONE GOMOBILE DEPOSIT.



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CASH LOAN

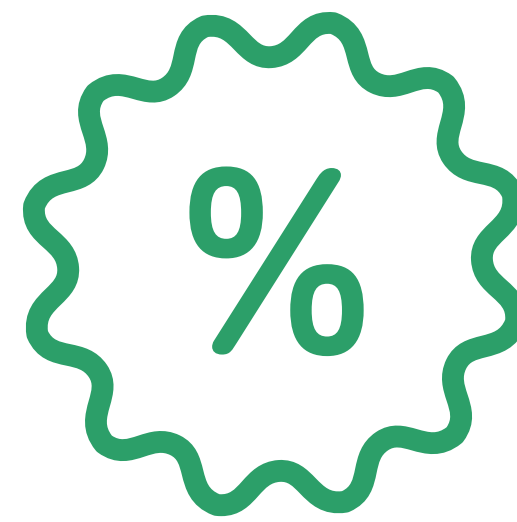
BANK AT WORK III CASH LOAN OFFERS:

(AAIR 11,36%)

- 0% COMMISSION
- LOAN AMOUNT FROM PLN 10,000 TO PLN 200,000
- FINANCING TERM FROM 6 TO 120 MONTHS

The actual annual interest rate (AAIR) for the cash loan offer under the Bank@Work III programme calculated as at 09.04.2021 is 11.36%, total loan amount (without financed costs) PLN 54,000, total amount payable PLN 78,744.22 fixed interest rate of 7.2% per annum, total cost of loan PLN 24,744.22 (commission PLN 0; interest PLN 15,853.12, cost of insurance PLN 8,891.10) 89 monthly instalments (88 of PLN 884.77 each and one of PLN 884.46).

Cash loan is available in the amount from PLN 10,000 to PLN 200,000, for the period from 6 to 120 months. Product availability depends on the Customer's creditworthiness analysis. This material is not considered an offer in the understanding of the Civil Code provisions.



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MORTGAGE LOAN

MORTGAGE LOAN IS⁵:

(AAIR: 2,72%)

- 0% LOAN ORIGINATION FEE
- MARGIN LOWERED BY 0.15 P.P. IN RELATION TO THE BANK'S STANDARD MARGIN,
- REPAYMENT IN EQUAL OR DIMINISHING MONTHLY INSTALMENTS,
- POSSIBILITY TO COMBINE LOAN PURPOSES,
- RICH INSURANCE PACKAGE⁶,
- OTHER TERMS AND CONDITIONS - IN ACCORDANCE WITH THE BANK'S STANDARD OFFERING AVAILABLE AT:

<https://www.bnpparibas.pl/klienci-indywidualni/kredyty/kredyt-hipoteczny-z-niska-marza>

The AAIR (Actual Annual Interest Rate) for a loan secured with a mortgage is 2.72% with the following assumptions: agreement term: 315 months; value of the real estate which will be collateral for the loan: PLN 560,000.00, the total loan amount (without financed costs): PLN 370,000.00; variable interest rate: 2.56% p.a. which includes WIBOR 3M: 0.21 as at 15/04/2021 and margin: 2.35% (the margin is increased by 1.00 p.p. until the mortgage entry becomes effective, assuming that this occurs within 7 months of conclusion of the loan agreement); total cost of mortgage loan: PLN 184,485.82, including loan origination fee: PLN 0.00, interest: PLN 140,958.75, cost of margin increase until the entry is made in the land and mortgage register: PLN 2,145.82, fee for maintenance of personal account "Account Open to You" with debit card "Card Open to the World": PLN 3,150.00, cost of life insurance offered by intermediary of the Bank: PLN 26,828.07, cost of real estate offered by intermediary of the Bank: PLN 13,230.00, fee for the real estate value estimation: PLN 300.00, PCC: PLN 19.00; total amount to be paid: PLN 554,485.82, payable in 315 monthly instalments of PLN 1,809.32 (in the first 7 months until the mortgage entry becomes effective) and of PLN 1,617.83 (after the mortgage entry becomes effective). The calculation was made as at 08/04/2021 for a representative example.



LONG-TERM CAR RENTAL



LONG-TERM RENTAL:

- PACKAGE OF ADDITIONAL SERVICES IN THE INSTALMENT PRICE: INSURANCE, INSPECTIONS, REPLACEMENT CAR,
- INSTALMENT LOWER BY PLN 100 FOR BNP PARIBAS BANK CUSTOMERS - SAVINGS OF PLN 3,600 IN RELATION TO STANDARD LEASE PRICE¹,
- EVERY 3 YEARS THE CAR IS EXCHANGED FOR A NEW ONE WITH A NEW AGREEMENT,
- NO OWN CONTRIBUTION REQUIRED.

MORE INFORMATION AND AVAILABLE CARS CAN BE FOUND ON THE WEBSITE:
WWW.BNPPARIBAS.PL/MOJE-AUTO

¹ For customers who have a personal account with BNP Paribas Bank Polska S.A. with direct debit to service a long-term rent agreement, a monthly instalment is reduced by PLN 100 for the entire agreement duration. The savings of PLN 3,600 apply to the rental for 3 years.

The service provider is ARVAL SERVICE LEASE POLSKA Sp. z o.o. („Arval”), which is part of the BNP Paribas Group. Arval concludes rent agreements and provides rent services at its sole risk and liability. This material is not considered an offer in the understanding of the Civil Code provisions. A proposal for natural persons taking advantage of the offer to rent a vehicle for personal use (not connected with business or professional activity). The condition is to apply for a vehicle rental under the Multi-Offer (applying for a car loan with BNP Paribas Bank Polska S.A. or a long-term rental for natural persons with Arval Service Lease Polska Sp. z o.o.) and a positive assessment of your creditworthiness and repayment capacity. Detailed information is available at the branches of BNP Paribas Bank and www.bnpparibas.pl/moje-auto.



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PARTNERSHIP PROGRAMME

- 1 Any transaction made with the Mastercard Card Open to the World shall be converted to the account currency (PLN) solely on the basis of the currency conversion rate specified by the Mastercard payment organization.
This rate is made available to the Bank by the organization referred to above and presented at the website of BNP Paribas Bank Polska S.A. ("the Bank") www.bnpparibas.pl. Any and all transactions shall be settled against the rate applicable on the transaction day. The foreign currency conversion rate - applicable on a given day - is presented by the Bank from 00.00 (midnight) and applies to all payment transactions made with the aforementioned card on that day. The Bank shall charge no additional currency conversion fees.
- 2 Information pertaining to the "Travel Cancellation" insurance, including a full list of responsibility waivers of the Insurer, i.e. Inter Partner Assistance S.A. with its registered office in Brussels, operating in Poland via Inter Partner Assistance S.A. Oddział w Polsce, belonging to the AXA Group, may be found in the "Travel Cancellation" Detailed Insurance Terms and Conditions for BNP Paribas Bank Polska S.A. Customers, available along with the Product Fact Sheet at www.bnpparibas.pl.
- 3 A list of BNP Paribas Group and Global Alliance ATMs is available at www.bnpparibas.pl. No fee for cash withdrawals from ATMs abroad applies to fees charged by Bank BNP Paribas only. Regardless of the Bank BNP Paribas fees, the ATM owner may charge an additional fee. If so, the relevant information will be displayed on the ATM screen.
- 4 Information pertaining to the "CYBER Support" insurance, as well as to the sum insured, including a full list of responsibility waivers of the Insurer, i.e. Inter Partner Assistance S.A. Oddział w Polsce, with its registered office in Warsaw, operating as a branch of Inter Partner Assistance S.A., with its registered office in Brussels, belonging to the AXA Group, may be found in the "CYBER Support" Detailed Insurance Terms and Conditions for BNP Paribas Bank Polska S.A. Customers, available with the Product Fact Sheet at www.bnpparibas.pl.
- 5 The proposal is addressed to Customers who will open or who have been holding a personal account at the Bank, which will be credited with remuneration every month throughout the entire financing term. The mortgage loan is also available without additional products or financial services, albeit under different pricing terms and conditions. Variable interest rate loans that are usually offered on the Polish market are exposed to the risk of interest rate changes. A risk of interest rate changes means that should the reference rate increase, the loan interest rate will be higher, and then the amount of the monthly principal and interest instalment will increase, which in turn will result in the growth of the interest expense and therefore a higher total cost of the mortgage loan. The Bank takes a decision on granting the loan after performing a credit analysis and assessment of the consumer's creditworthiness. Information presented in this material does not constitute an offer within the meaning of the Civil Code.
- 6 BNP Paribas Bank Polska S.A. acts as an insurance agent within the meaning of the Act of 15 December 2017 on insurance distribution, authorized to perform insurance intermediation activities for and on behalf of the Insurer, including the execution of insurance contracts.

* Customers (Employees) may use the "Bank at Work Partnership Programme III" offer for individual products, provided that they have not held a given product with the Bank over a period of at least 12 months before taking advantage of the offer; however, this condition shall not apply for cash loan, mortgage loan or ARVAL offers.



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WWW.BNPPARIBAS.PL

INFOLINE (open 24/7)

+ 48 22 134 00 00

a call charge according to the operator's price list

**WE INVITE YOU
TO VISIT OUR BRANCH:**



Detailed information about the offer is available at the Bank's branches. This material is presented for advertising purposes only and it is not an offer within the meaning of Article 66 of the Civil Code. The advertised banking services are provided based on terms and conditions specified in the agreement concluded with a Customer. BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw, at ul. Kasprzaka 2, 01-211 Warsaw, entered into the Register of Entrepreneurs of the National Court Register (KRS) by the District Court for the capital city of Warsaw in Warsaw, XIII Commercial Division of the National Court Register under KRS number: 0000011571, with tax identification number (NIP): 526-10-08-546 and share capital of PLN 147,518,782, fully paid up.



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