





Bank Polski

## INFORMATION SHEET FOR DEPOSITORS

Deposits maintained in Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna (hereinafter: PKO Bank Polski S.A.) are guaranteed by:	The Bank Guarantee Fund <sup>1)</sup>
Scope of coverage:	the PLN equivalent of EUR 100,000 for each depositor in one entity covered by the guarantee scheme. <sup>2)</sup> PKO Bank Polski S.A. uses the following trademarks:   Bank Polski inteligo
If the depositor has more deposits with the same entity covered by the guarantee scheme:	all deposits with the same entity covered by the guarantee scheme are summed up, up to a limit of the PLN equivalent of EUR 100,000 <sup>3)</sup>
If the depositor holds a joint account with another person / persons:	the limit of the PLN equivalent of EUR 100,000 shall apply to each depositor separately <sup>4)</sup>
The payment period in the case of insolvency of an entity covered by the guarantee scheme:	7 business days <sup>5)</sup>
Payment currency:	Polish złoty
Contact:	Bank Guarantee Fund ul. ks. Ignacego Jana Skorupki 4 00-546 Warsaw Tel. 22 58 30 942 22 58 30 943 22 58 30 945 800 569 341 Fax: 22 58 30 589 E-mail: kancelaria@bfg.pl
Additional information:	<a href="https://www.bfg.pl/">https://www.bfg.pl/</a>
Confirmation of receipt by the depositor: <sup>6)</sup>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div> <p>(Full name)</p>
<p>Additional information:</p> <p><sup>1)</sup> The system responsible for deposit protection. The Bank Guarantee Fund is responsible for deposit protection.</p> <p><sup>2) 3)</sup> General scope of protection. If the deposited funds are not accessible, because the entity covered by the guarantee scheme is unable to fulfil its financial obligations, payments to depositors are made by the Bank Guarantee Fund. The maximum payment amount is the PLN equivalent of EUR 100,000 for each depositor with one entity covered by the guarantee scheme. This means that in order to determine the amount covered by the guarantee all deposits placed with the same entity covered by the guarantee scheme are summed up. For example, if the depositor has the PLN equivalent of EUR 90,000 on the savings account and the PLN equivalent of EUR 20,000 on the current account with the same entity covered by the guarantee scheme, only the amount in Polish złoty equivalent to EUR 100,000 will be paid out. This method is also used where the entity covered by the guarantee scheme operates under different trademarks. Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna also operates under the name</p>	



This means that the sum of all deposits placed under one or many of these trademarks is guaranteed jointly up to the amount of Polish złoty equivalent of EUR 100,000.

The amount in Polish złoty equivalent to EUR shall be calculated on the basis of an average exchange rate published by the National Bank of Poland on the date of fulfilment of the guarantee condition, within the meaning of Article 2(10) of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring (Journal of Laws item 996), with respect to a given entity covered by the deposit guarantee scheme.

<sup>4)</sup> Limit of protection of joint accounts.

In the case of joint accounts, the limit of the PLN equivalent of EUR 100,000 shall apply to each of the depositors.

However, the deposits on the account to which two or more persons are entitled as members of a partnership, association or organisational unit without legal personality, with legal capacity granted by a separate act, are, for the purposes of calculating the upper limit of the PLN equivalent of EUR 100,000, summed up and treated as a deposit of one depositor.

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

- 1) sale, against payment, of:
  - a) real estate developed with a single-family residential building within the meaning of the provisions of the Act of 7 July 1994 – Building Law (Journal of Laws of 2016, item 290, as amended), its part or share in such real estate,
  - b) rights of perpetual usufruct of land developed with a single-family residential building within the meaning of the Act of 7 July 1994 – Building Law or interest in such a right,
  - c) independent residential premises within the meaning of the provisions of the Act of 24 June 1994 on premises ownership (Journal of Laws of 2015, item 1892), which constitutes separate real property or share in such premises, land or share in such a land or the right of perpetual usufruct of land or a share in such a right, associated with such premises,
  - d) co-operative ownership right to a residential unit or share in such a right – unless the disposal took place as part of the conducted business,
- 2) contractual or judicial distribution of property upon cessation of the joint marital property regime,
- 3) acquisition of inheritance by the depositor, execution of the legacy in favour of the depositor, receipt by the depositor of a legitimate portion of inheritance,
- 4) the disbursement of the sum insured under the life insurance contract due to death of the insured person or endowment due to the survival of the insured person until the designated age,
- 5) the disbursement of the sum insured under the accident insurance contract in connection with bodily injury, health disorder or death of the insured person as a result of an accident,
- 6) the disbursement of severance pay on the terms and conditions and in the amount specified in separate regulations,
- 7) the disbursement of retirement or disability severance pay, referred to in Article 92<sup>1</sup> Section 1 of the Act of 26 June 1974 – Labour Code (Journal of Laws of 2014, item 1502, as amended) or separate regulations, on the terms and conditions and in the amount specified in these provisions

- they are covered by the guarantee protection, within 3 months of the date of crediting the account or the occurrence of the receivables, up to the amount constituting the difference between the double the limit of the PLN equivalent of EUR 100,000 and the sum of the remaining funds and receivables of the depositor, not exceeding, however, the limit of the PLN equivalent of EUR 100,000.

After this period, the funds and receivables of the depositor will be covered with the compulsory deposit guarantee scheme on generally applicable principles, i.e. up to the PLN equivalent of EUR 100,000.

If the funds originate from the payment of compensation for damage caused as a result of a crime or satisfaction for the injury suffered, the compensation or redress referred to in Article 552 of the Act of 6 June 1997 – Code of Criminal Proceedings (Journal of Laws, item 555, as amended), they are covered by the guarantee, within 3 months of the date of crediting the account or the occurrence of the receivables – in full.

After this period, the funds and receivables of the depositor will be covered with the compulsory deposit guarantee scheme on generally applicable principles, i.e. up to the PLN equivalent of EUR 100,000.

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

<sup>5)</sup> Disbursement.

The entity responsible for disbursement of the guaranteed funds is the Bank Guarantee Fund (ul. ks. Ignacego Jana Skorupki 4 00-546 Warsaw, tel. 22 58 30 942, 22 58 30 943, 22 58 30 945, 800 569 341, fax: 22 58 30 589, e-mail: kancelaria@bfg.pl, website: <https://www.bfg.pl>). The disbursement takes place (in the amount of the PLN equivalent of up to EUR 100,000) within 7 business days of the date of fulfilment of the guarantee condition referred to in Article 2 item 10 of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring, with respect to a given entity covered by the deposit guarantee scheme.

In the cases specified in Article 36 of the Act on the Bank Guarantee Fund, the deposit guarantee scheme and compulsory restructuring of 10 June 2016, the 7-day deadline may be extended.

If the guaranteed funds have not been paid out within these time limits, you have to contact the Bank Guarantee Fund, because the deadline for filing claims for their payment may be subject to statute of limitations. For more information, visit: <https://www.bfg.pl>.

<sup>6)</sup> If the depositor uses online banking, the information sheet may be made available and its receipt may be confirmed via electronic means of communication.

Other important information.

In general, deposits of all individual and business customers are protected by deposit guarantee schemes. Information about exceptions applicable to specific deposits is published on the website of the relevant deposit guarantee scheme. Upon proper enquiry, information about whether or not specific products are protected may also be provided by the entity covered by the guarantee scheme. If deposits are guaranteed, the entity covered by the guarantee scheme also confirms it in the bank statement.

**[the sheet placed at the branch with a signature on the touchscreen]**

Document signed electronically together with the bank account agreement in accordance with the requirements of Article 7 of the Banking Law of 29 August 1997.