

## **Regulations on the Use of the Pekao24 Kantor [Exchange Office]**

### **§ 1**

1. Within the framework of the Pekao24 electronic banking service (hereinafter: "Pekao24") on the PekaoInternet and the PeoPay Mobile Banking websites, Bank Polska Kasa Opieki Spółka Akcyjna (hereinafter: the "Bank") makes the Pekao24 Exchange Office (hereinafter interchangeably: the "Exchange Office") accessible, which render currency exchange possible:
  - 1) on business days from 09:00-17:00 at exchange rates more favourable for Clients than the basic ones, determined in accordance with the formula set out in the "Regulations of Bank Pekao S.A. bank accounts for natural persons",
  - 2) on business days before 9:00 and after 17:00, as well as on other days - at basic exchange rates, determined in accordance with the formula set out in the "Regulations of Bank Pekao S.A. bank accounts for natural persons", or more favourable for Clients.
2. Clients may place instructions for an internal transfer within the framework of the Exchange Office from the accounts:
  - 1) of which they are holders or
  - 2) to which they hold powers of attorney,to the accounts they are holders of.
3. For the purposes of these Regulations, the term "Client" shall be defined as the person described in § 2 item 1.

### **§ 2**

1. The Bank shall render the Exchange Office available for individual Clients of the Bank who have reached adult age (consumers within the meaning of art. 22<sup>1</sup> of the Civil Code) who cumulatively meet the following conditions:
  - 1) they have savings accounts of current character or checking and savings account in a minimum of two currencies held at the Bank, between which internal transfer instructions requiring currency exchange may be executed,
  - 2) they have active access to Pekao24,
  - 3) they will confirm the rules of using the Exchange Office contained in these Regulations through selecting the "AKCEPTUJE" [ACCEPT] button on the initial screen of the Exchange Office available within the framework of Pekao24.
2. The Exchange Office shall be made available to individual Bank Clients who are not Private Banking Clients based on:
  - 1) Clients' application submitted:
    - a) at a Bank Branch Office - by phone (as long as this mode of placing instructions results from a separate agreement concluded with Clients) or in writing, or
    - b) on the TelePekao website in accordance with the List of Website Functions- not later than on the next business day following the day on which Clients have submitted said application, or
  - 2) the Bank's individual offer regarding the option of using the Currency Exchange, without Clients having to submit an additional application. Clients shall be notified about the offer by means of electronic channels, by a TelePekao consultant or by an employee of a given Branch Office.
3. In case of Private Banking Clients, the Pekao24 Exchange Office shall be rendered available on an automatic basis when launching Pekao24.

### **§ 3**

1. The Bank shall render Clients possible to make currency exchanges available as part of individual Pekao24 websites indicated in § 1 item 1.
2. Notwithstanding the option of using the Pekao24 Exchange Office, Clients may execute a transfer

instruction related to currency exchange by ordering thereof between their accounts, available as part of Pekao24, on the terms described in the "Regulations of Bank Pekao S.A. bank accounts for natural persons". In this case, a transaction shall be carried out at a rate consistent with the current Bank's Exchange Rate Table, which is made available on the Bank's website ([www.pekao.com.pl](http://www.pekao.com.pl)).

#### **§ 4**

1. The Bank shall present exchange rates on the screen serving for placing instructions for an internal transfer instruction within the framework of the Exchange Office.
2. Each and every currency exchange rate proposal – issued by the Bank for the internal transfer instruction indicated by Clients – shall be valid for 30 seconds counting from the moment when Clients have downloaded the exchange rate as part of the Exchange Office. Information about the elapse of successive seconds shall be presented on the Exchange Office's screen.
3. Internal transfer instruction shall be carried out using the currency exchange rate proposed by the Bank, provided that Clients have completed all required information within the transfer instruction, i.e., the account numbers between which funds shall be transferred, transfer amounts in the selected currency, as well as Clients' approval of the instruction in accordance with the functionality of a given service in as part of Pekao24.
4. Approval of the instruction by Clients – in accordance with par. 3 – shall be equal to the immediate execution of the transaction, without the option of withdrawing thereof or making any changes to the instruction.
5. Should Clients fail to accept the proposed exchange rate before the time limit set for this operation – as per the information displayed on the screen used to place instructions within the Pekao24 Exchange Office, it shall be tantamount to failure to carry out an internal transfer instruction for which the Bank has proposed the exchange rate.
6. Clients shall have the option of downloading the exchange rate for a given internal transfer instruction any number of times, also before the current proposal has expired. Should – before the expiry of a given exchange rate proposal – Clients decide to download a new exchange rate, the hitherto exchange rate proposed shall become outdated in favour of the new proposal.
7. The list of executed internal transfer instruction within the Exchange Office together with providing the value of the exchange rate at which the currency exchange has been carried out, shall be made available on Pekao24 websites specified in § 1 item 1.

#### **§ 5**

1. Any and all complaints regarding the execution of internal transfer instructions within the Exchange Office – including problems with obtaining exchange rate proposals within the Exchange Office – should be reported directly:
  - 1) in case of Private Banking Clients to Bank Advisors,
  - 2) in case of other individual Clients at any Bank's Branch Office or by a TelePekao consultant (at number 801 365 365 or + 48 42 683 82 32 - around the clock).
2. Other rules for filing and processing complaints are stipulated in the "Regulations for Filing and Processing Complaints of Bank Polska Kasa Opieki S.A. Clients Being Consumers" made available at [https://www.pekao.com.pl/Satysfakcja\\_Klienta/Reklamacje/](https://www.pekao.com.pl/Satysfakcja_Klienta/Reklamacje/).
3. Clients shall have the right to take advantage of the option of out-of-court settlement of the dispute regarding the Pekao24 Exchange Office via the ODR platform operating within the European Union countries, made available at: <http://ec.europa.eu/consumers/odr/>.

#### **§ 6**

Within the scope not governed in these Regulations, the provisions of the "Regulations of Bank Pekao

S.A. bank accounts for natural persons” shall apply.

Warsaw, 2020

Bank Polska Kasa Opieki Spółka Akcyjna