

Regulations for using the Pekao24 Currency Exchange Office

§ 1.1. As part of the Pekao24 electronic banking service (hereinafter: "Pekao24") on the PekaoInternet website and PeoPay Mobile Banking, Bank Polska Kasa Opieki Spółka Akcyjna (hereinafter: "Bank") provides Pekao24 Currency Exchange Office (hereinafter interchangeably: "Exchange") enabling currency exchange:

- 1) on business days between 09:00 a.m. and 05:00 p.m. at rates more favourable to the Customer than the base rates, determined in accordance with the formula specified in the "Regulations of Bank Pekao S.A. bank accounts for individuals",
 - 2) on business days before 9:00 a.m. and after 5:00 p.m., and on other days - at base rates, determined in accordance with the formula specified in the "Regulations of Bank Pekao S.A. Bank Accounts for Individuals" or more favourable to the Customer.
2. The Customer may order internal transfer orders as part of the Exchange Office from the following accounts:
- 1) of which s/he is the holder or
 - 2) to which s/he was appointed a proxy,
- to the accounts s/he is the holder of.
3. For the purposes of these Regulations, the term "Customer" means the person described in § 2.

§ 2. The Bank provides the Exchange Office:

- 1) to adult individual Customers of the Bank (consumers within the meaning of Art. 22¹ Civil Code Act), with active access to Pekao24,
- 2) immediately after confirming the rules of using the Exchange Office contained in these Regulations by selecting the "Accept" button on the initial screen of the Exchange office available as part of Pekao24.

§ 3.1. The Bank enables Customers to make currency exchanges available on individual Pekao24 services indicated in § 1.1.

2. Regardless of the possibility of using Pekao24 Exchange, the Customer may execute a transfer order related to the exchange of currency through a transfer order instruction between his/her accounts, available within Pekao24, on terms described in the "Regulations of Bank Pekao S.A. bank accounts for individuals". In this case, the transaction will be executed at the rate compliant with the current Bank's Exchange Rate Table, which is available on the Bank's website (www.pekao.com.pl).

§ 4.1. The Bank presents exchange rates on individual screens of the Exchange Office, before the functionality that allows you to order an internal transfer (transaction).

2. The condition for submitting a transaction instruction to the Exchange is:
 - 1) having current or savings and checking accounts with the Bank in a minimum of two currencies, between which internal transfer orders requiring currency exchange can be executed,
 - 2) having on the account, from which the instruction is made, funds in the amount of the transaction.
3. An internal transfer order is executed using the exchange rate proposed by the Bank, provided that the Customer fills in all the required information in the transfer instruction, i.e. account numbers between which funds are transferred, the amount of the transfer in the selected currency, and the Customer approves the instruction in accordance with the functionality of a given service within Pekao24.

4. On the screen for approving orders within the Pekao24 exchange office the Bank presents a clock measuring the time during which the Customer may accept the parameters of this instruction, including the rate proposed by the Bank. The time is 15 seconds.
 5. Approval of an instruction by the Customer, in accordance with section 4, means immediate execution of the transaction, without the possibility of withdrawal or modification of the instruction.
 6. The Customer's failure to accept the proposed exchange rate before the expiration of the time provided for this action, as indicated on the screen used to submit instructions within Pekao24 Exchange, is tantamount to the Customer's failure to submit the internal transfer order for which the Bank proposed the exchange rate.
 7. The list of completed internal transfer orders within Exchange Office, together with the value of the exchange rate at which the currency was exchanged, is available in the Pekao24 services indicated in § 1 section 1.
- § 5.1. All complaints, regarding the implementation of internal transfer orders within the Exchange, including problems with obtaining exchange rate proposals within the Exchange, should be reported directly:
- 1) in the case of Private Banking customers to the Banker or to a TelePekao consultant at the Private Banking Hotline + 48 (22) 591 20 10,
 - 2) for other Individual Customers at any Bank Branch or through a TelePekao consultant (at 801 365 365 or + 48 (42) 683 82 32, +48 (22) 591 22 32 - round the clock).
2. Other rules for filing and handling complaints are set out in the "Regulations for filing and handling complaints for Customers of Bank Polska Kasa Opieki Spółka Akcyjna being consumers" available at https://www.pekao.com.pl/Customer_Satisfaction/Complaints/.
3. The Customer has the right to use the option of out-of-court settlement of a dispute regarding Pekao24 Exchange via the ODR platform operating in the European Union countries, available on the website at: <http://ec.europa.eu/consumers/odr/>.
- § 6. To the extent not regulated in these Regulations, the provisions of the "Regulations of Bank Pekao S.A. bank accounts for individuals" shall apply.