

Application No.:
**Debit Payment
 Card
 Application/Agreement**

www.pocztowy.pl
 informacja@pocztowy.pl
 Bank Helpline: +48 (52)
 3499 499*



Unless defined otherwise herein, the capitalised terms used in this Application/Agreement shall have the meanings ascribed to them in the 'Bank Pocztowy S.A. Debit Payment Card Terms and Conditions' (the "Payment Card Terms and Conditions").

Section A: Account details:			
Account No.	- - - - -		
Account type	<input type="checkbox"/> Konto w Porządku Start / Konto w Porządku / Konto w Porządku Plus / Bliskie Konto Pocztowe / Pocztowe Konto Bez Ograniczeń / Pocztowe Konto Aktywny Nestor / Pocztowe Konto Standard / Nestor/ ZawszeDarmowe		
Account correspondence address/ address to send card to			
Payment Card type:	<input type="checkbox"/> Poczta Polska Logo-bearing Payment Card	<input type="checkbox"/> Virtual Card	<input type="checkbox"/> Caritas Payment Card
		<input type="checkbox"/> Caritas Payment Card	<input type="checkbox"/> Biometric Card
Biometric cards are issued on a limited basis. For details, see the "Terms and Conditions of the Limited Biometric Card Offering for Retail Customers" as available in hardy copy at Bank Branches and Poczta Polska outlets as well as online at www.pocztowy.pl.			
Caritas Payment Card Transaction Limits			
1. Daily limits for cash and cashless Payment Card transactions (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	No defined separately	
1.1 including POS cash and cashless transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
1.1.1 including online transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
1.2 including ATM Withdrawal limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 5)	
Transaction Limits for Poczta Polska Logo-bearing Payment Card			
1. Daily limits for cash and cashless Payment Card transactions (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	No defined separately	
1.1 including POS cash and cashless transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
1.1.1 including online transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
2. including ATM Withdrawal limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
Virtual Card Transaction Limits			
1. Daily limits for cash and cashless Payment Card transactions (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	No defined separately	
1.1 including POS cash and cashless transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
1.1.1 including online transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)	
2. including ATM Withdrawal limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 5)	
Biometric Card Transaction Limits			
1. Daily limits for cash and cashless Payment Card transactions (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	No defined separately	

*) the caller will be charged as for a single short-distance call billing unit.

**) fill in if this Agreement is to be concluded through the agency of Poczta Polska S.A./ PPD Customer Service Office

Bank Pocztowy Spółka Akcyjna, ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland, entered in the National Court Register maintained by the District Court of Bydgoszcz, 13th Commercial Division of the National Court Register, under entry No. 0000010821, having a share capital of PLN 128,278,080.00, paid up in full, and holding Tax Identification Number (NIP) 554-031-42-71.

1.1 including POS cash and cashless transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)
1.1.1 including online transaction limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 15)
2. including ATM Withdrawal limits (maximum amount limit: PLN 6,000.00)	PLN (no more than PLN 6,000)	_____ (no more than 5)
ATM Subscription for Caritas Payment Card		YES/NO
ATM Subscription for Poczta Polska Logo-bearing Card		YES/NO

Section B – Applicant/Account Holder’s details:

	Account Holder 1	Account Holder 2
Full name		
POLISH NATIONAL IDENTIFICATION NUMBER (PESEL) ¹⁾		
Date of birth		
Country of birth		
Nationality		
Type of Identity Document		
Identity Document number		
Residency status <i>(enter: resident or non-resident)</i>		
Mother’s maiden name		
Landline phone number ²⁾		
Mobile phone number ²⁾		
Email address		
CIN		
Payment Card to be issued to: <i>(tick as appropriate)</i>	<input type="checkbox"/> Account Holder 1	<input type="checkbox"/> Account Holder 2
	<input type="checkbox"/> Account Holder’s Agent	

Section C: Cardholder’s details *(fill in only if this application is made for the Account Holder’s Agent):*

Full name		CIN	
Mother’s maiden name		POLISH NATIONAL IDENTIFICATION NUMBER (PESEL) ¹⁾	
Date of birth		Type of Identity Document	
Country of birth		Nationality	
Landline phone number ²⁾		Identity Document number	
Mobile phone number ²⁾		Residency status <i>(enter: resident or non-resident)</i>	
Email address			

¹⁾ Do not fill in if you are not resident in Poland. ²⁾ Please provide at least one phone number for communication purposes.

Payment Card Agreement (“Agreement”), made on <YYYY-MM-DD> in Bydgoszcz between Bank Poczty S.A. of Bydgoszcz, with its registered office at ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland (the “Bank”), entered in the business register maintained by the District Court of Bydgoszcz, 13th Commercial Division of the National Court Register, under No. KRS 0000010821, with a share capital of PLN 128,278,080.00 (paid up in full), Tax Identification Number (NIP) 554-03-14-271, member of the Poczta Polska Group, regulated by the Polish Finance Supervision Authority and licensed to operate under President of the National Bank of Poland’s decision No. 18 of 5 April 1990, SWIFT: POCZPLP4, email address: informacja@poczty.pl, Electronic Service Address: AE:PL-23811-43670-WCHUE-15 as entered in the Electronic Service Address Database,

acting through the agency of Post Office No.** of Poczta Polska S.A. of Warsaw, with its registered office at ul. Rodziny Hiszpańskich 8, 00-940 Warsaw, Poland, entered in the business register of the National Court Register maintained by the District Court for the Capital City of Warsaw, 13th Commercial Division of the National Court Register, under No. KRS 0000334972, with a share capital of PLN 964,140,000 (paid up in full), Tax Identification Number (NIP) 525-000-73-13, member of the Poczta Polska Group,

through the agency of (enter the agent's name and circuit reference number) of Poczta Polska Finanse S.A of Warsaw, with its registered office at ul. Rodziny Hiszpańskich 8, 02-685 Warsaw, Poland, entered in the business register of the National Court Register maintained by the District Court for the Capital City of Warsaw, 13th Commercial Division of the National Court Register, under No. KRS 18639, with a share capital of PLN 21,470,000.00 (paid up in full), Tax Identification Number (NIP) 526-24-90-114, member of the Poczta Polska Group, Electronic Service Address AE:PL-16396-25967-DESWG-27 as entered in the Electronic Service Address Database,

represented by:

(full name of the person representing the Bank)

and the Account Holder(s) whose details are provided above, with the Bank and the Account Holder(s) to be hereinafter jointly referred to as the "Parties".

The Parties hereby agree as follows:

Clause 1

1. The Bank shall operate and provide services in accordance with the Payment Card Terms and Conditions and (to the extent not provided for therein) with the 'Banko Pocztowy S.A. Personal Accounts Terms and Conditions' (the "Account Terms and Conditions") (jointly the "Terms and Conditions"), which together with an excerpt from the 'Bank Pocztowy S.A. Retail Banking Fees and Commissions Schedule' (the "Fees and Commissions Schedule") constitute an integral part of this Agreement and jointly form a framework contract as defined in the Payment Services Act.
2. In order to enable performance of this Agreement and communication between the Parties, the Bank shall make available to the Account Holder Means of Remote Communication in accordance with the Terms and Conditions.
3. Authorisation of Instructions, identification of the Account Holder/Cardholder, and provision and use of Payment Cards under this Agreement shall be governed by the Payment Card Terms and Conditions.
4. The provisions of Clause 10.1, Clause 24.1, Clause 24.3, Clause 24.4, Clause 24.5, Clause 25.2, Clause 26.1, Clause 26.3, and Clause 30.2 of the Payment Card Terms and Conditions, which define the amount and other transaction limits applicable to Accounts held by Minors or Partially Incapacitated Persons shall apply to and be effective for this Agreement.

Clause 2

1. The Account Holder may apply to the Bank for the issuance under this Agreement of a payment card ("Payment Card") for the aforementioned Account in accordance with the relevant provisions of this Agreement, including the Payment Card and/or Account Terms and Conditions as applicable.
2. To the extent it applies to a Payment Card, this Agreement shall be concluded for a definite term ending on the last day of the month in which the Payment Card expires as indicated thereon unless the Bank exercises its right under the Payment Card Terms and Conditions to refuse to issue the Payment Card applied for. In the case of such refusal, this Agreement shall be deemed not to have been executed to the extent it applies to a Payment Card. To the extent its provisions apply to a Payment Card, this Agreement shall be renewed in accordance with the applicable Payment Card Terms and Conditions.
3. In order to enhance the security of using the Payment Card issued, the Parties acknowledge and agree that the Bank may apply limits to the amount and/or number of transactions that may be performed using the Payment Card in accordance with the applicable Payment Card Terms and Conditions.

Clause 3

1. The Account Holder hereby authorises the Bank to debit the Account for which the Payment Card is issued with the amounts of any transactions made with the Payment Card and of any applicable fees and commissions without receiving any separate Instructions from the Account Holder. The Account Holder shall also be required to ensure that the Available Balance in the Account is sufficient to cover any transactions performed with the Payment Card and such fees and commissions as may be charged thereon.
2. The Bank shall settle Payment Card transactions in accordance with the applicable Payment Card Terms and Conditions.
3. The Bank shall settle all Payment Card transactions, whether made in the currency of the Account or in any other currency, in the currency of the Account, with any amounts in other currencies converted into the currency of the Account using the transaction settlement currency specified in the Payment Card Terms and Conditions and in accordance with the other applicable provisions thereof.
4. The Bank shall provide information on the reference exchange rates applicable to Payment Card transactions in accordance with the applicable Payment Card Terms and Conditions.
5. The Account Holder shall be liable for any Unauthorised Transactions as provided for in the Payment Card Terms and Conditions and up to the amount specified therein. The Payment Card Terms and Conditions also provide for a refund of the amount of an executed transaction in certain cases.
6. The Bank shall have the right to block the Payment Card in accordance with the Payment Card Terms and Conditions.
7. The Parties acknowledge and agree that aggregate information on Payment Card transactions, changes in the Account Balance and any fees and commissions due to the Bank shall be presented to the Account Holder once a month on an Account Statement, which shall include such information as is specified in the Payment Card Terms and Conditions and which shall be provided in such form as is specified in the Agreement for the Account which the Payment Card has been issued for, unless the Parties agree otherwise. The other aspects of providing Account Statements are defined in the applicable Terms and Conditions.
8. The Bank shall have the right to refuse to execute an authorised Payment Order for reasons specified in the Payment Card Terms and Conditions and in accordance therewith. Upon such refusal, the Bank shall notify the Cardholder thereof in accordance with the applicable Payment Card Terms and Conditions. If such refusal is reasonable, the Bank shall have the right to charge a fee for such notification in accordance with the Fees and Commissions Schedule.

Clause 4

1. Unless the Parties agree otherwise, the Bank shall notify the Account Holder/Cardholder in writing of any planned amendment to this Agreement no later than two months prior to the proposed effective date of the amendment, with such notice to be ineffective unless given in writing.
2. In the absence of the Account Holder's objection to the proposed amendments, the Bank shall deem the Account Holder to have consented thereto. The Account Holder's objection to the proposed amendment shall result in termination of this Agreement on the day preceding the proposed effective date of the amendment, with no termination fees applicable. The Account Holder shall have the right to terminate this Agreement prior to the proposed effective date of the amendment with immediate effect, with no termination fees applicable.
3. The Account Holder may withdraw from this Agreement without cause within 14 days of its execution by submitting a relevant written notice compliant with the dedicated form attached as an appendix hereto. Notwithstanding the foregoing, if this Agreement is concluded in violation of Article 26.1–3 or Article 26.4 of the Payment Services Act of 19 August 2011 (consolidated text: Dz.U. of 2024, item 30, as amended), the Account Holder shall have the right to withdraw from it at any time but in any case no later than within 30 days from receipt of information specified in Article 27 of the Payment Services Act in the manner referred to in Article 26.1 thereof, or within 14 days of receiving the first Payment Card if no transaction has been made therewith
4. The Account Holder may terminate this Agreement at any time upon one month's notice, which shall be ineffective unless given in writing.
5. The Bank may terminate this Agreement for cause as specified in the Payment Card Terms and Conditions upon 30 days' notice, which shall be ineffective unless given in writing.
6. If a Payment Card issued for an Account held with Bank Pocztowy S.A. is being used for any unlawful purpose or in any unlawful manner or by an unauthorised person or Bank Pocztowy S.A. is unable to apply any of the financial security measures under the Anti-Money Laundering and Combating the Financing of Terrorism Act of 1 March 2018, the Bank shall have the right to refuse to conclude a new Agreement or to terminate this Agreement with immediate effect.
7. For a detailed privacy notice concerning personal data processing, refer to the Account Terms and Conditions.
8. The Bank shall have the right to share the Account Holder and Card Holder's personal data with (i) the Bank's trading partners to the extent that such sharing is necessary to enable those trading partners to perform their activities related to the execution and performance hereof, (ii) other issuers of Payment Instruments and relevant institutions to the extent such sharing is necessary to help prevent fraud and other crime related to the use of Payment Instrument pursuant to Article 12a of the Payment Services Act of 19 August 2011, and (iii) insurers to extent necessary to enable fulfilment of obligations under insurance contracts.

Clause 5

1. The amounts and rates of fees and commissions charged by the Bank in connection with the conclusion and performance of this Agreement are specified in the Fees and Commissions Schedule referred to in Clause 1.1 hereof. The Bank shall apply such fees and commissions to banking activities performed as are in effect as at the date of a given activity. The Bank shall have the right to revise the Fees and Commissions Schedule for reasons specified in the Account Terms and Conditions. Clause 4.1–2 hereof shall apply *mutatis mutandis*.
2. When determining the type, amounts and rates of fees and commissions charged for activities related to the performance of this Agreement, the Bank shall take into account the factors specified in the Account Terms and Conditions.
3. Irrespective of whether changes in the factors referred to in the Account Terms and Conditions warrant a revision in any fees or commissions, the Bank reserves the right to temporarily reduce fees and commissions as part of its promotional activities with the proviso that following the end of a promotional campaign it may apply to products and/or services covered by the campaign other fees and commissions than those applicable during the campaign.
4. The Bank shall notify the Account Holder of the effective date of a revised fee or commission no later than two months prior to such date.
5. The Bank shall give such notice as is referred to in Clause 5.4 hereof in the same manner in which it provides Account Statements to the Account Holder hereunder together with the nearest such statement or in separate correspondence, or, provided that the Account Holder so requests, by mail to the email address specified by the Account Holder The Bank shall also make information on any revision in fees and commissions available from Bank Branches and Post Office Outlets as well as online on the Bank Website at www.pocztowy.pl.

Clause 6

1. If the Account Holder or Cardholder is dissatisfied with the quality of the Bank's services, he or she may file a Complaint with the Bank in accordance with the provisions of this Clause 6.
2. The Account Holder or Cardholder may file:
 - 1) a written Complaint in person or by mail, as defined in Article 3.21 of the Postal Law of 23 November 2012 (consolidated text Dz.U. 2023, item 1640, as amended), at any Bank Branch or Post Office Outlet, including the one indicated herein (for the addresses of Bank Branches and Post Office Outlets, refer to the Bank Website at www.pocztowy.pl), or at the Bank's registered address at ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland, with the Complaint marked for the attention of Wydział Obsługi Reklamacji (Complaints Department);
 - 2) an oral Complaint by calling the Bank's helpline at +48 (52) 3499 499 or by dictating it in person to a Bank Branch or Post Office Outlet employee, who shall minute the meeting and the Complaint;
 - 3) an email Complaint at informacja@pocztowy.pl or an online Complaint via the Electronic Banking Service or using a dedicated online form available on the Bank Website at www.pocztowy.pl, with the proviso that under applicable external Complaints regulations beyond the Bank's control Complaints about operations are required to be made in writing.
3. The Bank shall respond to a Complaint submitted in accordance with this Clause 18 in writing or by using other Durable Medium as agreed with the Account Holder or Cardholder with the proviso that a response by email is only possible at the Account Holder or Cardholder's request.
4. The Bank shall decide each Complaint received from the Account Holder or Cardholder without undue delay, but in any case no later than within 15 Banking Days of the date of its receipt. The time limit for responding to a Complaint shall not be deemed exceeded if the response is dispatched prior to its expiry.
5. Where a Complaint concerns particularly complicated matters and thus cannot be decided and responded to within the time limit prescribed in Clause 6.4 hereof, the Bank shall notify the Account Holder or Cardholder of:

- 1) the delay and the reasons therefor,
 - 2) the facts that must be established in order for the Complaint to be decided,
 - 3) the expected time it will take to decide the complaint and respond to the complainant, which must not exceed 35 Banking Days from the date of receipt of the Complaint.
6. If the Bank misses the time limit referred to in Clause 6.4 hereof or, where appropriate, the time limit referred to in Clause 6.5 hereof, the Complaint shall be deemed decided in the Account Holder or Cardholder's favour.
 7. At the request of the Account Holder or Cardholder, the Bank shall confirm receipt of the Complaint filed in accordance with Clause 6.2.2–3 otherwise than in the prescribed manner. The Parties acknowledge and agree that unless they agree otherwise, receipt of a Complaint shall be deemed confirmed if the Account Holder or Cardholder is provided with the reference number that was assigned to the Complaint on its registration.
 8. The Account Holder or Cardholder, having exhausted the Complaints procedure at the Bank or not having received a response from the Bank to his or her Complaint within 15 Banking Days of its date, shall have the right to petition the Banking Consumer Arbitrator at the Polish Bank Association (ul. Kruczkowskiego 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, this 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. The Banking Consumer Arbitrator is competent to resolve consumer disputes under the Alternative Consumer Dispute Resolution Act of 23 September 2016.
 9. If a complainant has exhausted the Complaints procedure at the Bank as specified 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 petition the Financial Ombudsman (Al. Jerozolimskie 87, 02-001 Warsaw, Poland) to review the case in the manner specified at www.rf.gov.pl. The Financial Ombudsman is competent to resolve consumer disputes under the Alternative Consumer Dispute Resolution Act of 23 September 2016.
 10. The Account Holder or Cardholder shall have the option to refer any dispute arising under this Agreement for resolution through mediation or by the Court of Arbitration at the Polish Financial Supervision Authority (PFSA), in the latter case by submitting a relevant request to the Court by mail. The Court of Arbitration at the PFSA is a permanent, independent court competent to resolve disputes between financial market participants, in particular between entities regulated by the PFSA and their customers. The Court of Arbitration hears cases where the value of claims is at least PLN 500.00 and/or where claims are non-monetary. Where the value of claims in a case is less than PLN 500.00 but the case is particularly complex, has a precedent-setting potential or involves a particularly important matter of law or an issue with a bearing on financial market participants at large, the President of the Court of Arbitration may decide that the Court will hear it. For request forms, refer to For Consumers/Arbitration tab on the PFSA website at www.knf.gov.pl.
 11. The Account Holder or Cardholder 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.
 12. The Account Holder or Cardholder may also request that a Municipal or District Consumer Ombudsman assist him or her in filing a grievance or Complaint against the Bank.
 13. Any disputes arising from this Agreement shall be submitted for resolution to a competent court in the venue where the Account Holder or Cardholder is resident.

Clause 7

1. This Agreement has been made in two counterparts, one for each Party.
2. This Agreement has been executed in Polish, which shall also be the language of communication between the Parties for the duration of their contractual relationship hereunder. This Agreement shall be governed by and construed in accordance with the laws of Poland.
3. The Account Holder may at any time during the term of this Agreement request that the text of this Agreement be provided to him or her in hard copy, on a Durable Medium, or, subject to the Account Holder's prior consent, by email.
4. A person having special accessibility needs as defined in the Accessibility Act of 19 July 2019 (consolidated text: Dz.U. of 2024, item 1411, as amended) shall have the right to request that this Agreement, these Terms and Conditions, the Fees and Commissions Schedule and Representative Service Fees Schedule be provided to him or her in any of the following forms:
 - 1) an audio recording or a video recorded using the Polish Sign Language, or
 - 2) a Braille or large-print document.
 The Bank shall provide the documents referred to in Clause 7.4 hereof within seven days of being requested to do so.
5. Upon executing this Agreement, any products or services delivered under any prior agreements with the Bank for such Payment Card as are referred to in Clause 2.1 hereof shall continue to be delivered in accordance with the applicable provisions of this Agreement unless agreed otherwise by the Parties.

Information on Virtual and/or Biometric Card insurance available to Account Holder/Cardholder

A Virtual/Biometric Card insurance policy may be taken out online at <https://bezcennechwile.mastercard.pl/ubezpieczeniezakupow> exclusively by a person who is an adult and has full legal capacity.

§8 Consents, applications, declarations, etc. of the Account Holder(s)

Representation/consent	ACCOUNT HOLDER 1	ACCOUNT HOLDER 2
Provision of information		
1. I hereby request that the Bank provide the appendices to this Agreement as well as other relevant information as referred to in this Agreement and the applicable Terms and Conditions to me prior to the execution hereof by email at the email address provided herein.	YES/NO	YES/NO
2. I hereby consent to the Bank emailing me, at the email address provided by me, information on the total amount of the currency conversion charges for payment transactions executed in	YES/NO	YES/NO

<p>currencies of European Economic Area Member States other than the currency of the Account operated hereunder as a percentage mark-up over the latest available euro foreign exchange reference rates issued by the European Central Bank (i.e. in accordance with Article 3a(5) of Regulation (EC) No. 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001) for all Payment Card issued to me by Bank Pocztowy. This consent shall supersede all other similar consents that I may have given in the past.</p>		
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Declaration

of PEP or related status required under the Anti-Money Laundering and Combating the Financing of Terrorism Act of 1 March 2018

<p>I hereby declare that I meet at least one of the following criteria:</p> <ol style="list-style-type: none"> 1. I am a politically exposed person, i.e. I hold a prominent public office or have been entrusted with a prominent public function, other than a middle-ranking or more junior office or function, including being one of the following: <ol style="list-style-type: none"> 1) head of state, head of government, minister, deputy minister, or secretary of state 2) member of parliament or a similar legislative body, 3) member of a governing body of a political party, 4) member of a supreme court, of a constitutional court or of other high-level judicial body, the decisions of which are not subject to further appeal, except in exceptional circumstances, 5) member of a court of auditors or of the board of a central bank, 6) ambassador, chargé d'affaires or high-ranking officer in the armed forces, 7) member of an administrative, management or supervisory body of a state-owned enterprise or a company which the State Treasury or other state-control incorporated entity holds a more than 50% equity interest in, 8) director, deputy director or member of the board or equivalent function of an international organisation, 9) director general at the office of a top or central governmental authority or director general at the office of a provincial governor, 10) other person holding a public office or performing a public function in a state authority or central governmental administrative authority or agency; 2. I am a person known to be a close associate of a politically exposed person, i.e. I am: <ul style="list-style-type: none"> - a natural person having joint beneficial ownership of a legal entity, unincorporated organisational unit or trust, or any other close business relations, with a politically exposed person; - a natural person having sole beneficial ownership of a legal entity, unincorporated organisational unit or trust which is known to have been set up for the de facto benefit of a politically exposed person; 3. I am a family member a politically exposed person, i.e. I am: <ul style="list-style-type: none"> - the spouse or cohabiting partner of a politically exposed person; - a child of a politically exposed person or the spouse or cohabiting partner of a politically exposed person's child; - a parent of a politically exposed person. <p>For the List of National Politically Exposed Positions and Functions, please consult the Regulation of the Minister for Finance, Funds and Regional Policy of 27 July 2021 on the List of National Politically Exposed Positions and Functions (consolidated text: Dz.U. of 2023, item 1632, as amended).</p>	<p>YES <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>
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I declare that I derive my income and assets from the following sources (multiple selections permitted):

- Salaries and/or wages (e.g. under employment contract, short-term employment contract, piecework contract, other civil-law agreements)
- Income from business activity
- Income from agricultural activities
- Pensions or retirement benefits (domestic or foreign), or other social welfare and childcare benefits (e.g. under the Family 800+ or Good Start 300+ programmes)
- Parliamentary allowance (Member of the Sejm's or Senator's allowance), allowance or remuneration for serving on boards, councils, committees, etc. (e.g. municipal councils, regional assemblies, supervisory boards, or committees of legal entities), income from performing social or civil service (e.g. as village head)
- Royalties (from copyright, related rights, industrial property rights, or other author's rights)
- Income from pawning movable assets (such debt securities, valuables, or household appliances)
- Income from holdings of shares, notes or bonds, investments, or derivative/CFD trading
- Lease of real or personal property
- Inheritance, gift, lottery winnings, or gambling proceeds
- Savings (assets held in bank accounts, in domestic or foreign currencies), securities, and other property rights (e.g. time deposits, insurance policies, receivables)
- Borrowings
- Proceeds from online marketplace sales
- Profit from trading crypto-assets, including virtual currencies/cryptocurrencies
- General or special damages (whether awarded by a court, insurer, or under a settlement)
- Maintenance payments
- Payments from family members
- Scholarship

<input type="checkbox"/> Real estate (e.g. apartment, land, house, farm) <input type="checkbox"/> Movable assets (e.g. cars, other motor vehicles, machinery)			
I declare that the assets remaining at my disposal in connection with this Agreement or transaction contemplated hereunder represent:			
<input type="checkbox"/> Salary or wage payments <input type="checkbox"/> Pension, retirement, childcare, or other social welfare benefits <input type="checkbox"/> Income from business activity <input type="checkbox"/> Maintenance payments, general or special damages, indemnification <input type="checkbox"/> Inheritance, gift, lotter winnings, or gambling proceeds <input type="checkbox"/> Borrowings <input type="checkbox"/> Income earned on an investment fund, time deposit, or holding of notes or bonds <input type="checkbox"/> Proceeds from sports betting transactions <input type="checkbox"/> Income earned on virtual currency, cryptocurrency, binary options, or CFD trading <input type="checkbox"/> Pocket money allowance (applicable only to minors); <input type="checkbox"/> Proceeds from non-business real estate rental <input type="checkbox"/> Payments from family members <input type="checkbox"/> Proceeds from non-business online marketplace sales			
<u>I am aware that providing false information is a criminal offence, which I may be held liable for.</u>			
I undertake to notify the Bank if my status as a politically exposed person or a family member or person known to be a close associate of a politically exposed person as declared above changes. I also acknowledge and agree that the Bank may routinely verify my status and contact me to confirm whether my declaration remains true.		<input type="checkbox"/>	<input type="checkbox"/>
Poczta Polska Logo-bearing Payment Card/ Virtual Card/ Biometric Card participating in the MasterCard Priceless Specials Scheme			
I hereby represent that prior to executing this Agreement I was provided with and read the MasterCard Priceless Specials Terms and Conditions and MasterCard Priceless Specials Privacy Policy and that I have accepted them.		YES/NO N/A	YES/NO N/A
I hereby represent that prior to executing this Agreement I was provided with and read the List of National Politically Exposed Positions and Functions as included in the Regulation of the Minister for Finance, Funds and Regional Policy of 27 July 2021 on the List of National Politically Exposed Positions and Functions.		YES/NO N/A	YES/NO N/A
I confirm I have read and accept to the MasterCard Priceless Specials Terms and Conditions.		YES/NO N/A	YES/NO N/A
I consent to disclosure to MasterCard by Bank Pocztowy S.A. of my personal data, including privileged information subject to bank secrecy, such as Payment Card information and transaction data, and to further disclosure of such data and information by MasterCard to Mastercard International Inc., Verestro S.A., and to Redemption Partners in order to enable me to effectively participate in the Scheme, including to identify transactions eligible for rewards and redeem my points. I acknowledge and agree that MasterCard will process my personal data for the purposes of my participation in the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time, resulting in the participant's withdrawal from the Scheme.</i>		YES/NO N/A	YES/NO N/A
I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by email at the email address I provided during registration. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time; for the contact details you may use to submit your revocation, refer to the MasterCard Priceless Specials Privacy Policy.</i>		YES/NO N/A	YES/NO N/A
I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by text message at the mobile phone number I provided during registration. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time; for the contact details you may use to submit your revocation, refer to the MasterCard Priceless Specials Privacy Policy.</i>		YES/NO N/A	YES/NO N/A
Caritas Payment Card participating in the MasterCard Priceless Specials Scheme			
I confirm I have read and accept to the MasterCard Priceless Specials Terms and Conditions.		YES/NO N/A	YES/NO N/A
I consent to disclosure to MasterCard by Bank Pocztowy S.A. of my personal data, including privileged information subject to bank secrecy, such as Payment Card information and transaction data, and to further disclosure of such data and information by MasterCard to Mastercard International Inc., Verestro S.A., and to Redemption Partners in order to enable me to effectively participate in the Scheme, including to identify transactions eligible for automatic redemption of points earned for a donation to Caritas. I acknowledge and agree that MasterCard will process my		YES/NO N/A	YES/NO N/A

personal data for the purposes of my participation in the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time by cancelling your Caritas Payment Card.</i>		
I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by email. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time by updating your consents in your User Profile on the Scheme Website.</i>	YES/NO N/A	YES/NO N/A
I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by text message. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy. <i>This consent may be revoked at any time by updating your consents in your User Profile on the Scheme Website.</i>	YES/NO N/A	YES/NO N/A
I wish to donate all points that I earn under the MasterCard Priceless Specials Scheme to Caritas. I accept the Caritas Payment Card Terms and Conditions for the MasterCard Priceless Specials Scheme.	YES/NO N/A	YES/NO N/A

By affixing his or her signature below, the Account Holder confirms execution of this Agreement and the accuracy and completeness of the information provided herein. If any personal or contact details provided to the Bank in any agreements entered into therewith prior to the date of this Agreement differ from those provided above, the Bank shall be hereby authorised to properly update any previously provided personal and contact details that have changed.

§9 Privacy notice

1. The **controller** of your personal data is Bank Pocztowy S.A. with its registered office at ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland (the **"Bank"**).
2. **Contact options.** You may contact the Bank:
 - a. by mail at the following address: ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland;
 - b. by email at informacja@pocztowy.pl;
 - c. by electronic service at the Bank's Electronic Service Address as entered in the Electronic Service Address Database: AE:PL-23811-43670-WCHUE-15,
 - d. By phone at +48 (52) 3499 499 (for all calls from a Polish or foreign mobile or fixed phone) (standard operator charges apply from the moment the caller hears 'Welcome! This is the Bank Pocztowy Hotline' message);
 - e. via a dedicated online form available at www.pocztowy.pl/kontakt.
3. **DPO.** The Bank has appointed a Data Protection Officer, who can be contacted:
 - a. by mail at the following address: ul. Jagiellońska 17, 85-959 Bydgoszcz, Poland, FAO: 'Data Protection Officer';
 - b. by email at informacja@pocztowy.pl, with the email marked for the attention of the 'Data Protection Officer', or at iod@pocztowy.pl.
 - c. by electronic service at the Bank's Electronic Service Address as entered in the Electronic Service Address Database: AE:PL-23811-43670-WCHUE-15. UE-15. E-15.
4. **Lawful bases for data processing.** Your data is processed under Article 6.1(c) and Article 6.1(f) of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation – GDPR), i.e. its processing is necessary to ensure compliance with legal obligations under the Banking Law and to enable the Bank to pursue its legitimate interests related to its banking activities.
5. **Purpose of processing.** The Bank shall process your data for the following purposes:
 - a. properly performing banking activities so as to ensure compliance with the applicable requirements under the Banking Law;
 - b. properly performing this Agreement so as to pursue the Bank's legitimate interest in the proper performance of this Agreement;
 - c. performing the Bank's obligations under the Anti-Money Laundering and Combating the Financing of Terrorism Act of 1 March 2018;
 - d. handling claims and Complaints in order to pursue the Bank's legitimate interest in reviewing the merits of any Complaints received and defending itself against any claims;
 - e. sending you commercial information by email, including in the form of a newsletter, or by text message at your email address or mobile phone number, as appropriate, indicated herein and conducting direct email, telephone and text message marketing activities using such email address and mobile phone number, provided that you have given your voluntary consent to such activities;
 - f. offering by the Bank of products of entities related thereto, provided that you have given your voluntary consent to such activities;
 - g. data archiving under the Banking Law and Civil Code, and in order to pursue the Bank's legitimate interest consisting in securing information which may be required to prove certain facts related to this Agreement;
 - h. conducting customer satisfaction surveys in order to pursue the Bank's legitimate interest.
6. **Data retention period.** The Bank shall process your data:
 - a. for the purpose of handling any claims or Complaints you may have – until such time as your potential claims under this Agreement or your other potential claims become time-barred;
 - b. for the following purposes:
 - 1) direct marketing,
 - 2) sending you commercial information by email,

including in the form of a newsletter, or by text message at the email address or mobile phone number, as appropriate, that you have indicated and conducting direct email, telephone and text message marketing activities using such email address and mobile phone number,

- 3) offering by the Bank of products of entities having equity or contractual links with the Bank –
 - until such time as you revoke your consent to such activities;
 - c. for statistical and in-house analysis purposes – for the duration of this Agreement;
 - d. for data archiving purposes – for a period of five years after expiry of this Agreement in accordance with the Accounting Act and the Anti-Money Laundering and Combating the Financing of Terrorism Act, unless other laws or regulations prescribe a longer period, or a Complaint or claim has been filed.
7. **Right to object.** You shall have the right to object (including on grounds relating to your particular situation) at any time to the processing by the Bank of your data in pursuance of the Bank's legitimate interests. You may submit such objection in person, by electronic means, by phone or by mail. Upon receipt of your objection, the Bank shall cease to process your personal data unless it can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or for the establishment, exercise or defence of legal claims.
8. **Recipients.** The Bank may disclose your data to other entities authorised to receive them under applicable laws or regulations, including entities listed in Article 105.4 and Article 105.4d of the Banking Law, and to the Bank's trading partners which you have consented to disclosing personal data to. Your data may also be submitted to the Register of Personal Identification Numbers (PESEL) or the Register of National Identity Cards in order to check if the personal data you have provided are true and accurate. Your data may also be disclosed to entities processing personal data on the Bank's behalf, e.g. accounting, law or audit firms, IT service providers, and marketing agencies, including Poczta Polska S.A. of Warsaw (registered address: ul. Rodziny Hiszpańskich 8, Warsaw, Poland). As some of these data processors use cloud-based solutions provided by Microsoft, your personal data may be transferred outside the European Union to third countries under data protection clauses. For the standard contractual clauses applied by Microsoft, refer to the Microsoft Products and Services Data Protection Addendum (DPA) at <https://www.microsoft.com/licensing/docs/view/Licensing-Use-Rights>.
9. **Your other rights.** You shall have the right to request that the Bank grant you access to your data, rectify or erase it, or restrict its processing. You shall also have the right to object to the Bank's processing of your data in pursuance of its legitimate interest.
10. You shall have the right to revoke at any time your consent to the Bank's processing of your data for purposes requiring such consent. Such revocation shall not affect the lawfulness of processing based on your consent before its revocation.
11. You shall have the right to request that the Bank provide to you your data processed by the Bank for the purposes of executing and performing this Agreement or based on your consent in a structured, commonly used and machine-readable format so as to enable you to transmit such data, including to another data controller. The right to transmit data shall not apply to data constituting a business secret.
12. You shall also have the right to lodge a complaint against the Bank with a personal data protection authority, which in the Republic of Poland is President of the Personal Data Protection Office (ul. Stawki 2, 00-193 Warsaw, Poland).
13. Provision of your data to the Bank is voluntary, but necessary for the purposes of performing this Agreement.

§10 Cardholder's consents, applications, declarations, etc.

(fill in only if this application is made for the Account Holder's Agent)

Provision of information	
1. I represent that I have read the Fees and Commissions Schedule and Payment Card Terms and Conditions and I undertake to comply therewith.	
2. I hereby authorise the Bank to send privileged information subject to banking secrecy to the email address or mobile phone number provided herein.	
3. I hereby consent to the Bank emailing me, at the email address provided by me, information on the total amount of the currency conversion charges for payment transactions executed in currencies of European Economic Area Member States other than the currency of the Account operated hereunder as a percentage mark-up over the latest available euro foreign exchange reference rates issued by the European Central Bank (i.e. in accordance with Article 3a(5) of Regulation (EC) No. 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001) for all Payment Card issued to me by Bank Pocztowy. I understand that by selecting 'NO' I opt out of receiving such information.	YES/NO
4. This consent shall supersede all other similar consents that I may have given in the past.	
Poczta Polska Logo-bearing Payment Card/ Virtual Card/ Biometric Card participating in the MasterCard Priceless Specials Scheme	
I hereby represent that prior to executing this Agreement I was provided with and read the MasterCard Priceless Specials Terms and Conditions and MasterCard Priceless Specials Privacy Policy and that I have accepted them.	YES/NO N/A
I confirm I have read and accept to the MasterCard Priceless Specials Terms and Conditions.	YES/NO N/A
I consent to disclosure to MasterCard by Bank Pocztowy S.A. of my personal data, including privileged information subject to bank secrecy, such as Payment Card information and transaction data, and to further disclosure of such data and information by MasterCard to Mastercard International Inc., Verestro S.A., and to Redemption Partners in order to enable me to effectively participate in the Scheme, including to identify transactions eligible for rewards and redeem my points. I acknowledge and agree that MasterCard will process my personal data for the purposes of my participation in the Scheme in accordance with the Priceless Specials Privacy Policy.	YES/NO N/A
<i>This consent may be revoked at any time, resulting in the participant's withdrawal from the Scheme.</i>	
I consent to the use by Mastercard of my contact details and data on my participation in the	YES/NO

<p>Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by email at the email address I provided during registration. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy.</p> <p><i>This consent may be revoked at any time; for the contact details you may use to submit your revocation, refer to the MasterCard Priceless Specials Privacy Policy.</i></p>	<p>N/A</p>
<p>I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by text message at the mobile phone number I provided during registration. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy.</p> <p><i>This consent may be revoked at any time; for the contact details you may use to submit your revocation, refer to the MasterCard Priceless Specials Privacy Policy.</i></p>	<p>YES/NO N/A</p>
<p>Caritas Payment Card participating in the MasterCard Priceless Specials Scheme</p>	
<p>I confirm I have read and accept to the MasterCard Priceless Specials Terms and Conditions.</p>	<p>YES/NO N/A</p>
<p>I consent to disclosure to MasterCard by Bank Pocztowy S.A. of my personal data, including privileged information subject to bank secrecy, such as Payment Card information and transaction data, and to further disclosure of such data and information by MasterCard to Mastercard International Inc., Verestro S.A., and to Redemption Partners in order to enable me to effectively participate in the Scheme, including to identify transactions eligible for automatic redemption of points earned for a donation to Caritas. I acknowledge and agree that MasterCard will process my personal data for the purposes of my participation in the Scheme in accordance with the Priceless Specials Privacy Policy.</p> <p><i>This consent may be revoked at any time by cancelling your Caritas Payment Card.</i></p>	<p>YES/NO N/A</p>
<p>I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by email. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy.</p> <p><i>This consent may be revoked at any time by updating your consents in your User Profile on the Scheme Website.</i></p>	<p>YES/NO N/A</p>
<p>I consent to the use by Mastercard of my contact details and data on my participation in the Scheme to, among others, analyse my preferences, spending/shopping patterns, interests and behaviour and to send me personalised marketing materials with the most relevant offers and other content from Mastercard, card issuers, acquirers, retailers and Priceless Specials partners. I wish to receive marketing content by text message. I acknowledge and agree that MasterCard will process my personal data for the above purpose under the Scheme in accordance with the Priceless Specials Privacy Policy.</p> <p><i>This consent may be revoked at any time by updating your consents in your User Profile on the Scheme Website.</i></p>	<p>YES/NO N/A</p>
<p>I wish to donate all points that I earn under the MasterCard Priceless Specials Scheme to Caritas. I accept the Caritas Payment Card Terms and Conditions for the MasterCard Priceless Specials Scheme.</p>	<p>YES/NO N/A</p>
<p>I, the Minor Account Holder's undersigned legal representative, holding the identity document No. (fill in only if the applicant Account Holder is a Minor), hereby confirm the accuracy and completeness of the Minor Account Holder's details as provided in the section "Personal details – Account Holder" of this Application/Agreement.</p>	

<p>_____</p> <p>Date and signature of Account Holder 1</p> <p>_____</p> <p>Date and signature of Legal Representative</p> <p><i>(Legal Representative's signature is required if the applicant Account Holder is a Minor or Partially Incapacitated Person)</i></p>	<p>_____</p> <p>Date and signature of Account Holder 2</p>	<p>_____</p> <p>Date and signature of Cardholder</p>
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To be filled in by the person receiving this Application/Agreement

Date:	It is hereby certified that personal data provided herein are true, accurate and complete and the signatures affixed hereto are genuine. (seal/stamp with the signatory's name, signature, date)
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