

HARMONISED BUSINESS CONDITIONS Country Conditions (II)

1. General provisions

1.1 Interpretation

These Country Conditions define the conditions and rules of opening, maintaining and closing bank accounts with RBS Bank (Polska) S.A. (hereinafter referred to as the “**Bank**”) as well as rendering other services by the Bank and apply to the Customer and RBS Bank (Polska) S.A. These Country Conditions supplement the General Part and altogether constitute Harmonised Business Conditions. Phrases not defined herein shall have the same meanings as in the General Part of the Harmonised Business Conditions. If there are any discrepancies between provisions of the General Part and these Country Conditions, provisions of the Country Conditions shall prevail. The term “Bank” used in the General Part, irrespective of the definitions contained in the General Part, shall be understood as RBS Bank (Polska) S.A. In the case there are any discrepancies between the English version of the Harmonised Business Conditions, including the General Part, and their Polish language version, the provisions of the Polish language version of the Harmonised Business Conditions shall prevail. The provisions of the Harmonised Business Conditions and other terms, conditions and agreements shall apply, in particular within the scope of opt-outs admissible by the Act, in the broadest admissible scope.

1.2 Definitions

Phrases used in this Country Conditions shall have the following meanings:

“**General Part**” shall mean the document entitled “Harmonised Business Conditions, General Part” which, along these Country Conditions, constitutes an exhaustive regulation on the opening, maintaining and closing of bank accounts with RBS Bank (Polska) S.A.

“**Value Date**” shall mean the moment in time from which or to which the Bank accrues interest on funds debited from or credited to the Account of the Customer.

“**Business Day**” shall mean any day when the Bank runs the activity required to render services covered with these Country Conditions, during availability of the relevant systems, in particular the European clearing systems, allowing execution of the Payment Transaction, excluding Saturdays and Sundays as well as other non-working days.

“**RBS Group**” shall mean The Royal Bank of Scotland Group plc with its registered office in Edinburgh and each entity directly or indirectly dependent on it, including The Royal Bank of Scotland N.V. with registered office in Amsterdam and its’ dependent entities.

“**Payment Instrument**” shall mean individual device or agreed by the Customer and the Bank set of procedures used by the Customer to initiate Payment Order.

“**Signature Specimen Card**” shall mean an appendix to the Bank Account Agreement specifying sole or joint representation of Authorised Signatories, including signature specimens of Authorised Signatories.

“**Customer**” shall mean a Resident or Non-Resident as defined below not being a consumer, who entered into the Bank Account Agreement with the Bank, who is:

- (a) a legal person,

- (b) unincorporated organisational unit as long as it has legal capacity,
- (c) a natural person (who pursues economic activities / a self-employed person).

“**Convention**” shall mean the Convention of 5 October 1961 Abolishing the Requirement for Legalisation for Foreign Public Documents (Journal of Laws of 2005, No. 112, Item 938).

“**Debit Limit**” shall mean the amount to which the Customer may place debit instructions which are not covered with the account’s balance.

“**NBP**” shall mean the National Bank of Poland.

“**Non-Resident**” shall mean:

- (a) natural person domiciled abroad and a legal person with its office abroad, and another entity with its office abroad, with legal capacity, namely capable of incurring obligations and acquiring rights on its own behalf. Non-Resident is also a branch, an agency or a company established by the Resident having its seat abroad,
- (b) a foreign diplomatic representative office, consular office and other foreign representative offices and special mission and international organisations which enjoy diplomatic or consular immunities and privileges.

“**Payee**” shall mean a natural person, a legal person or unincorporated organisational unit not being a legal person but to whom an act has granted a legal capacity being a recipient of the funds being subject of the Payment Transaction.

“**Member State**” shall mean the European Union Member State or the European Free Trade Association Member State being a party of to the agreement on the European Economic Area.

“**Payer**” shall mean a natural person, a legal person and unincorporated organisational unit not being a legal person but to whom an act has granted a legal capacity to place the Payment Order.

“**Banking Law**” means the act of 29 August 1997 - the Banking Law (Journal of Laws of 2002, No. 72, Item 665 as amended).

“**Account**” shall mean a bank settlement account (current and/or sub account), bank deposit account, bank call account or bank trust or escrow account.

“**Current Account**” shall mean an account in zlotys or convertible currencies, payable on demand, used to accumulate funds or perform domestic and international settlements in cash or cash-free form.

“**Sub account**” shall mean an account in zlotys or in convertible currencies used to separate funds for a specific purpose and carry out settlements defined by the Customer.

“**Resident**” shall mean:

- (a) a natural person domiciled in Poland and a legal person with its office in Poland, and another entity with its office in Poland, with legal capacity, namely capable of incurring obligations and acquiring rights on its own behalf. Resident is also a branch, an agency or a company established by the Non-Resident, having its seat in Poland,
- (b) a Polish diplomatic representative office, consular office and other foreign representative offices and special mission which enjoy diplomatic or consular immunities and privileges.

“**Available Account Balance**” shall mean Account Balance plus the Debit Limit or credit in the Current Account less any blocked funds in the Account.

“**Account Balance**” shall mean balance of own funds of the Customer accumulated in the Account.

“**Negative Balance**” shall mean debit resulting from withdrawals in excess of the Account Balance or Available Account Balance.

“**FX Status**” shall mean legal status regulated by the Act of 27 July 2002 on the Foreign Exchange Law

(Journal of Laws of 2002, no. 141, item 1178 as amended) which defines an entity as a Resident or Non-Resident.

“Payment Transaction” shall mean an activity initiated by the Payer or the Payee in order to deposit, withdraw or transfer funds.

“Bank Account Agreement” shall mean agreement between the Customer and the Bank on holding a bank settlement account, bank term deposit account, bank call account, bank trust or escrow account, by the Bank for the Customer.

“Unique Identifier” shall mean the combination of letters, numbers or symbols specified to the Customer by the Bank (e.g. the Payee’s account number and sort code) to be provided by the Payer or the Payee to identify unambiguously the other party to the Payment Transaction or its Account.

“Act” shall mean the act of 19 August 2011 on payment services (Journal of Laws of 2011, No. 199, Item 1175 as amended).

“Act on Counteracting Money Laundering” shall mean the act of 16 November 2000 on Counteracting money laundering and terrorism financing (Journal of Laws of 2010, No. 46, Item 276 as amended).

“Payment Order” shall mean any instruction by the Payer or the Payee to the Bank requesting execution of the Payment Transaction (both, an individual Payment Transaction or a series of Payment Transactions).

If there are any discrepancies between definitions of the General Part and these Country Conditions, definitions of the Country Conditions shall prevail.

1.3 Application of the Act

1.3.1 The provisions of Part II of the Act, subject to Article 16, and the provisions of Articles 34-37, Article 40 (3) and (4), Article 45, Article 46 (2) - (5), Article 47, Article 48 and Articles 144 - 146 of the Act shall not apply in full.

1.3.2 The provisions of Chapter 4 of Part III of the Act, subject to Article 53, shall not apply to the Payment Transactions other than the Payment Transactions:

- 1) in Euro;
- 2) fully executed within the territory of the Republic of Poland in the Polish currency;
- 3) involving no more than one currency conversion between:
 - (a) Euro and the Polish currency, provided that the currency conversion is carried out in the Republic of Poland,
 - (b) Euro and a currency of the Member State other than the Republic of Poland outside the Euro area, provided that the currency conversion is carried out in that Member State,
 - (c) Euro and the Polish currency or Euro and a currency of the Member State other than the Republic of Poland outside the Euro area carried out in the Member State within the Euro area in the case of cross-border transfers initiated in Euro.

1.3.3 In the case of the Payment Transactions executed within the territory of one or more Member States the term for crediting the relevant account specified in Article 54 of the Act and notified to the Customer in accordance with Point 4.1.3 of the Country Conditions, shall not exceed 4 Business Days from the date of receiving the Payment Order.

2. **Conclusion of the Bank Account Agreement and opening of the Account**

2.1 Under these Country Conditions, the Bank opens and holds Accounts in zlotys and convertible currencies. As part of account holding services, the Bank shall be obliged to:

- (a) book incoming payments to the Account and store funds accumulated in the Account, ensuring proper security,
 - (b) process settlements ordered by the Customer and placed by his Authorised Signatories.
- 2.2 Opening and maintenance of an Account by the Bank for the Customer requires conclusion of the Bank Account Agreement.
- 2.3
 - 1) For companies in the process of formation which become incorporated upon entry to the proper register, the Bank, upon a written request of the company, may open an Account for a definite duration before the company is entered into the register, when the company presents the incorporation deed (articles of association or founding deeds with the by-laws).
 - 2) The Bank receives payments into the Account referred to in point 1) above, but it blocks withdrawals until documents referred to in point. 2.6. 1) are received.
 - 3) The possibility referred to in point 1) shall not apply to entities with Non-Resident FX Status.
 - 4) Upon complete registration of the company and submission of the required documents to the Bank the Account for a definite duration may be transformed into Account.
 - 5) A failure to deliver a copy of an application to register the company, stamped with a date stamp of National Court Registry, after 6 months from account opening date will result Account termination.
- 2.4 Documents referred to in point 2.6 must be submitted and approved by the Bank for the Account to be opened.
- 2.5 The Bank reserves the right to refuse conclusion of the Agreement of the Bank Account without stating a reason.
- 2.6 In order to open the Account:
 - 1) the Resident must submit documents appropriate for his legal status, namely:
 - (a) a valid document which confirms corporate nature or pursuit of economic activities and/or a copy from the National Court Register (KRS), or a certificate of entry to the Central Registration and Information on Business issued not later than 3 months from the date of submittal with the Bank. Branches and representatives offices of Non-Residents must submit a copy from the National Court Register or a certificate of entry to the register of representative offices of foreign undertakings,
 - (b) power of attorney for persons authorised to submit statements of will regarding property rights and obligations if such information is not provided in the aforementioned documents,
 - (c) Signature Specimen Cards for the Authorised Signatories including their personal data,
 - (d) other documents required by separate provisions of the law or if the Bank deems such documents necessary to conclude or properly perform the Bank Account Agreement (e.g. a permit, license, concession or consent if required for the economic activities).
 - 2) the Non-Resident must submit documents appropriate for his legal status, namely:
 - (a) a valid official document issued not later than 3 months from the date of submittal with the Bank, respective for the office of the Non-Resident, containing all basic details of the Non-Resident and describing the legal status of the Non-Resident,
 - (b) power of attorney for persons authorised to submit statements of will regarding property rights and obligations if such information is not provided in the aforementioned documents,
 - (c) Signature Specimen Cards for the Authorised Signatories including their personal data,

- (d) other documents if required by separate provisions of the law or if the Bank deems such documents necessary to conclude or properly perform the Bank Account Agreement.

2.7

- 1) If the Non-Resident intends to exercise provisions of a relevant tax treaty with regard to issued instructions, then prior to execution of the instruction, the Non-Resident must provide the Bank with an original current certificate of tax residency issued by competent authorities of the country of tax residence of the Non-Resident.
- 2) Certificate of tax residency mentioned under point 1) above is valid one year from the issuance date, under the condition that an actual state confirmed therein remains unchanged. Should the actual state be changed, then the Non-Resident is obliged to present to the Bank a new certificate of tax residency. Non-Resident intending constantly exercise provisions of tax treaty must each year deliver to the Bank new certificate of tax residency.

- 2.8 Social, political or professional organisations which do not pursue economic activities and wish to open an Account must present both, a document confirming that the entity was established in accordance with provisions of the law and a list containing persons authorised to use the Account.

2.9

- 1) Documents submitted by the Customer as copies must be presented by the Customer, if requested by the Bank, with a respective apostille, as required by the Convention.
- 2) The Bank may accept copies of the documents certified as true copies by the Bank's employee or by attorney / legal counsel / notary public.

2.10

- 1) When requested by the Bank, all the documents submitted by the Customer in a foreign language other than English should be translated by a sworn translator.
- 2) In justified cases, the Bank may accept documents issued in a language other than English when the translation by an authorised employee of the RBS Group is provided in accordance with separate procedures of the RBS Group.

- 2.11 If the required documents are sent to the Bank by post:

- (a) from Poland, by a Resident or a Non-Resident, the identity of persons and authenticity of signatures should be confirmed by a notary public,
- (b) from abroad, by a Resident or a Non-Resident, the identity of persons and authenticity of signatures should be confirmed by obtaining a proper apostille in accordance with provisions of the Convention by the Polish consular agency / consular division of a Polish diplomatic representative office.

- 2.12 If the Customer holds an Account in another unit of the RBS Group, the Bank may request that details included in the Bank Account Agreement or in submitted documents, are confirmed by such unit to prove the correctness of data with the bank account documentation held by that unit.

- 2.13 The Customer shall immediately notify the Bank in writing of any changes to documents listed in points 2.6 – 2.11 or of other major changes relating to the Customer, which affect holding of the Account, in particular:

- (a) a change in ownership relations involving the Customer (if applicable),
- (b) a change of address or trading name,
- (c) a change of persons representing the Customer / Authorised Signatories,
- (d) a change of personal data of persons representing the Customer / Authorised Signatories within the scope as provided by Article 9 (1) of the Act on Counteracting Money Laundering,
- (e) a change of the FX Status,

- (f) the loss or receipt of a permit, license, concession or consent or entry or deletion of an entry in a respective register,
 - (g) institution of bankruptcy proceedings or commencement of liquidation of institution of an arrangement with creditors.
- 2.14 Notification of the Bank shall be effective from the next Business Day after delivery to the Bank current documents which evidencing the fact of the change.

3. Powers of attorney in connection with the Bank Account Agreement

- 3.1 The Customer may grant to a person fully capable of legal activities (hereinafter referred to as the "Authorised Representative") a power of attorney to use the Account and the funds accumulated in the Account, and to carry out other activities related to holding the Account, such as direct debits, receipt of analytical information on the Account, and concluding agreements related to the Account kept by the Bank on behalf of the Customer, such as cash pooling agreement, factoring agreement, etc.
- 3.2 No power of attorney shall be valid unless granted in writing. An Authorised Signatory may grant further powers of attorney only if the granted power of attorney expressly provides so.
- 3.3 The power of attorney may be granted as:
- (a) a full power of attorney to use the Account within the same scope as the Customer, including close the Account,
 - (b) a limited power of attorney to perform certain actions or specific actions clearly stated in the power of attorney,
 - (c) a power of attorney to perform one-time action.
- 3.4 The power of attorney may be granted directly at the Bank (also by making an entry in the Signature Specimen Card, stating details of the Authorised Signatories and the scope of the power of attorney); in the presence of an employee of another unit of the RBS Group or of a notary public or as stipulated in point 2.11. Effectiveness of the power of attorney to the Bank shall depend on placing a specimen of the signature of the Authorised Signatory in the presence of the Bank's employee, employee of another unit of the RBS Group, a notary public or as prescribed by point 2.11.
- 3.5 If signature specimens are placed by Customer representatives on the Signature Specimen Card placed in the Bank without following one of the procedures specified in point 3.4 above, placing of signature(s) on the Signature Specimen Card by the person(s) authorised to incur material obligations on behalf of the Customer constitutes confirmation of authenticity of all signatures placed on the Signature Specimen Card.
- 3.6 The Signature Specimen Card shall be applied to all Accounts opened and held in the Bank for the Customer in full according to point 3.3 (a), unless the Customer decides otherwise in writing.
- 3.7 The Signature Specimen Card should also contain personal details of persons authorised to use the Account, within the scope prescribed by Article 9 (1) of the Act on Counteracting Money Laundering. In the event personal details are provided without keeping one of the modes specified in point 3.4 above, placing of signature(s) on the Signature Specimen Card by the person(s) authorised to incur material obligations on behalf of the Customer constitutes confirmation of authenticity of all personal details contained in the Signature Specimen Card.
- 3.8 The Customer shall always submit to the Bank a new Signature Specimen Card if:
- (a) there is a change of persons authorised to use the Account and funds accumulated in the Account,
 - (b) there is a change of personal details of an Authorised Signatory,
 - (c) an Authorised Representative is recalled or appointed.
- 3.9 The power of attorney shall remain valid and effective until it is, in writing, revoked, changed, legally terminated, the activity for which it was granted expires by law or the duration of the power of attorney expires.

- 3.10 Notification to the Bank of revoking a power of attorney shall be effective from the Business Day following the day the revocation is received by the Bank. The Bank may refuse to execute an instruction issued by a person who is no longer an Authorised Representative from the very day the revocation is received.
- 3.11 The Customer, persons submitting Payment Orders and persons authorised to dispose funds on the Account are obliged to present ID document on each request of the Bank.
- 3.12 The Bank shall not be responsible for the losses incurred by the Customer if the Customer fails to fulfil obligations specified in this chapter.

4. Account maintenance and processing of settlements

4.1 Account maintenance and execution of Payment Transactions.

4.1.1 An account (current or sub account) is held as an Account payable on demand for indefinite or definite duration, as specified in the Bank Account Agreement.

4.1.2 The list of currencies in which the Bank holds Accounts is communicated to Customers as a Communication displayed at the Bank's office.

4.1.3

- 1) The Customer submits Payment Orders during hours defined by the Bank. The Bank may notify the Customer by way of Communication on days on which it is not open for business. Hours during which Payment Orders are executed and terms for execution of the Payment Transactions are communicated to Customers as the Communication displayed at the Bank's office. Payment Orders placed after specified hours shall be deemed placed in the next Business Day. A change of the Communication shall not constitute a change of these Country Conditions.
- 2) To execute other orders (not being Payment Orders) The Bank reserves the right of 2 Business Days as of date of receipt by the Bank.

4.1.4 The Bank stores Customer's funds, executes Payment Transactions, performs settlements in cash and non-cash form, credits the Account with clearance cheques accepted for execution and Payment Transactions received from other banks, and provides other services in accordance with provisions of these Country Conditions, provisions of respective agreements and provisions of the law.

4.1.5

- 1) The Customer may use the funds accumulated in the Account at his own discretion provided that the activities performed by the Customer do not violate provisions of the Harmonised Business Conditions or any other generally governing provisions of the law.
- 2) The Customer may freely use funds in his Account up to the Account Balance or the Available Account Balance.
- 3) Availability of funds in the Account may be restricted by provisions of a Bank Account Agreement or another agreement between the Customer and the Bank or provisions of the law pertaining to enforcement from the Account and other generally governing provisions of the law.

4.1.6

- 1) The Bank shall execute Payment Orders of the Customer up to the Account Balance or the Available Account Balance, less amounts seized for writs of execution and fees, commissions, interest and other receivables of the Bank unless provisions of an agreement between the Customer and the Bank provide otherwise.
- 2) In case the Account Balance is insufficient to repay a full amount of writs of execution, the Bank repays a part of the claimed amount and ceases to execute Payment orders until the Account has sufficient balance to repay the whole amount. The Bank may release the Account upon receipt of written revocation of writs of execution delivered by respective

enforcement authority.

4.1.7 Receivables and reversals of misrouted credits of debits to Customer Accounts shall be first covered with funds in the Account, regardless of Customer instructions.

4.1.8

- 1) If there are no funds in the Account, the Bank shall not execute the Customer's Payment Orders until the Customer's Account is credited with a sufficient amount.
- 2) Non execution of the Customer's instruction within 14 days of its placing as a result of lack of funds in the Customer's Account shall result in automatic cancellation of the Payment Order by the Bank.

4.1.9

- 1) The Bank executes Payment Orders placed by the Customer:
 - (a) signed in accordance with signature specimens included on the Signature Specimen Card,
 - (b) containing all data required for proper execution of the Payment Order,
 - (c) provided that a telephone confirmation ('call back') of all the details of the Payment Order is received,
 - (d) in accordance with governing provisions of the law.
- 2) The Bank may refuse to execute a Customer's Payment Order which does not meet the requirements of point 4.1.9.1).
- 3) The Bank may call the Customer to supplement the Payment Order with data required for proper execution of the instruction.
- 4) If the Bank does not receive a corrected Payment Order within 14 days of instruction receipt, the Bank may cancel the instruction.
- 5) The Customer's claims related to not authorised, not executed or incorrectly executed Payment Transactions expire if the Customer does not inform the Bank about not authorised, not executed or incorrectly executed Payment Transactions as soon as possible, not later than in the term described in point 3.4 (a) of the General Part calculated from the date of crediting or debiting the Account or from the day on which the Payment Transaction was to be executed.
- 6) With respect to direct debits that the Act does not apply to, the Customer has a right for a return of executed direct debit transaction within 5 Business Days from the date the Account was debited. The request for the return the Customer places same way as a regular Payment Order. The Bank shall return the relevant amount immediately after receipt of Payment Order.

4.1.10

- 1) In order to allow the Bank to carry out the obligation of point 4.1.9 1) (c), the Customer shall fill in and submit to the Bank the 'Form specifying the personnel authorized by the Customer to confirm a Payment Order over the phone' (Appendix no. 1 to these Country Conditions).
- 2) A confirmation of the Payment Order becomes valid after the authorised person has submitted all the details required by the Bank.
- 3) The Bank reserves the right to record each telephone conversation with the Customer. The recording shall constitute "prima facie" evidence of confirmation of details of the Payment Order in each disputed case regarding execution or refusal to execute the Payment Order. The procedure of telephone confirmation may apply to any Payment Order irrespective of the amount.

4.1.11

- 1) Payment Orders delivered to the Bank by electronic means, telephone or facsimile shall be executed under the rules specified in separate regulations of the Bank. Communication between the Bank and the Customer may be maintained (equally to other agreed means of communication) by sending of electronic documents with secure electronic signatures (as defined in applicable rules which regulate the use of such signatures).
- 2) The Bank shall not accept Payment Orders with the execution date of more than 14 calendar days ahead from the date of placing Payment Orders in the Bank, except for Payment Orders delivered to the Bank by electronic banking system.
- 3) Payment Orders in the form of a direct debit and card payments shall be executed under rules specified in separate regulations of the Bank.

4.1.12

- 1) Payees of Payment Transactions are identified solely by their bank account numbers, subject to point 4.1.14 .1).
- 2) The Bank or other banks participating in the settlements do not have to verify the name of the Payee account holder in order to properly execute the Payment Transaction.
- 3) Payment Transaction shall be deemed properly executed if it is based on the Payee's bank account number.

4.1.13

- 1) For a proper execution of a Customer Payment Transaction, the Customer must state the Payee's Unique Identifier in the NRB, IBAN format or another format required for the given settlement.
- 2) The Bank may refuse to execute a Payment Transaction in case of a lack of Payee's account number in the NRB, IBAN format or another format required for the given settlement.
- 3) Funds shall be returned by the Bank to the Customer's Account in case of negative verification of the control number of the Payee's account number in the NRB, IBAN format.

4.1.14

- 1) Correct Payer's details must be provided on the Payment Orders in accordance with governing regulations in order to execute Customer's Payment Orders to tax authorities and Social Insurance Office (ZUS).
- 2) Lack of details referred to in point 1) shall result in the return of funds to the Customer's Account.

4.1.15 The Bank shall not be responsible if the Customer submits a Payment Order with an incorrect Unique Identifier or a Payment Order which fail to meet requirements of the Harmonised Business Conditions. The Customer shall cover all the resulting costs incurred by the Bank or the Customer.

4.1.16

- 1) The Bank shall execute Payment Orders involving foreign exchange in accordance with governing provisions and under the rules specified in separate regulations of the Bank. The Customer shall be responsible for conformance of the Payment Order with the governing regulations applicable to foreign exchange.
- 2) The Customer must always state the FX Status of the Payee for all Payment Orders executed by the Bank.

4.1.17 Operations in Bank Accounts in the currency other than the Account currency or operations involving Account currency change shall be subject to buy or sell rates for the given currency based

on the exchange rate valid in the Bank at the time the Payment Transaction is executed unless a separate agreement provides otherwise.

4.1.18 With respect to the Payment Transactions that are not subject to the Act, the Customer may change or cancel the Payment Order in writing before the Account is debited or credited in connection with the Payment Order unless no change is possible.

4.1.19 All Customer's Payment Orders shall be ineffective when the Bank is notified of seizure of the liability resulting from the Customer's Account within the scope subject to the seizure as well as in other cases provided for by the law.

4.2 Rules of executing of cash instructions

4.2.1 Cash settlements shall be based on the cash document valid in the Bank, which confirms execution of deposit/withdrawal directly at the cash desk of the Bank.

4.2.2

- 1) The Customer who receives cash in the form of takings may deposit cash in the closed form according to the Bank's procedures.
- 2) Cash deposits in the form specified in point 1 require a separate agreement and Customer consent for the Bank to count the cash in the absence of the Customer.

4.2.3

- 1) The Bank must be notified of cash withdrawals in the excess of the equivalent of EUR 15,000 one Business Day in advance. If this obligation is not fulfilled, the Bank may refuse to execute the Customer's instruction.
- 2) Cash withdrawals in convertible currencies in coins shall be paid in zlotys at the sell rate valid in the Bank for the given currency.

4.2.4 Withdrawals from Accounts in convertible currencies may be executed in the Account currency, in another convertible currency or in zlotys, based on buy and sell rates for cash valid in the Bank on the withdrawal date.

4.3 Term deposit Accounts and call Accounts

4.3.1

- 1) Contractual conditions regarding deposits in term deposit Accounts and call Accounts ("deposits") defining the minimum deposit amount, the list of currencies in which the deposits are offered and interest rates shall be announced in the form of Communication available at the Bank's office. Interest is accrued from the day the deposit Account is credited until the day which precedes the Account debiting. For interest calculation purposes, the year consists of 365 days.
- 2) Deposits in term deposit Accounts yield interest at the fixed interest rate. Deposits in call Accounts yield interest at the floating interest rate.

4.3.2 Deposit in call Account must be held for at least 2 Business Days.

4.3.3 No surcharges shall be accepted to term deposit Accounts and no partial withdrawals during the contractual period shall be allowed.

4.3.4 With the exception of p. 4.3.5. 1) the deposit amount with interest due shall be paid out on the day the agreement of a term deposit Account expires. If the agreement of a term deposit Account does not expire on a Business Day, the withdrawal is possible on the next Business Day.

4.3.5

- 1) If the Customer does not submit a statement two Business Days before the expiry of the contractual period, a respective agreement of the deposit Account or call Account is

concluded for another contractual period of the same duration. The agreement for another period shall be based on the conditions and interest rates prescribed for the given category of deposits valid on the day the next contractual period starts.

- 2) If the agreement of a term deposit Account is concluded as specified in point 1) above, the interest shall be capitalised and added to the deposit amount if not withdrawn on the day the deposit period expires.

4.3.6 The agreement of a term deposit Account and call Account is not terminated if:

- (a) a part or all of the interest added to the deposit is withdrawn if the withdrawal instruction was placed with the Bank at the latest within 2 Business Days before interest capitalisation;
- (b) a part of the amount in the call Account is withdrawn;
- (c) the deposit is transferred to another Account in the Bank if the Customer FX Status changes provided that the transfer is accepted to the new deposit Account held under the existing rules.

4.3.7 The agreement of a term deposit Account shall be terminated if any part of the deposit is withdrawn before the date specified in the agreement or in case the Bank receives writs of seizure delivered by respective authority, should the Account Balance is insufficient to repay the amount of the seizure.

4.3.8 If the agreement of a term deposit Account or call Account is terminated by the Client before the contractual expiry date or in the event the condition described in point 4.3.7 occurs, the interest for the deposit duration shall be fixed using the interest rate for Current Accounts valid in the Bank for a given balance on the day the respective agreement is concluded or terminated. No interest is payable if the agreement of one month term deposit Account is terminated.

4.3.9

- 1) If, during the agreement, the Bank changes cash deposit dates/ periods, and the Customer issues an instruction regarding automatic renewal of the agreement which would result in a deposit for a term not offered by the Bank, then after the respective period is over, the Bank shall transfer the deposit with interest due to the Account with the term most similar to the term declared by the Customer in the respective agreement for the deposit under conditions valid for the new contractual period.
- 2) Change of the deposit date / period by the Bank as referred to in point 1) above shall not constitute termination of the agreement.

4.3.10 The Customer may conclude deposit transactions by means of the telephone. Terms and conditions for such transactions are governed by a separate agreement.

4.4 Clearing cheques

4.4.1 The Bank may issue cheque books or single cheque forms.

4.4.2 Upon collection of a cheque book, the Customer must check the number of cheques issued and their proper marking in the presence of a Bank employee.

4.4.3 The Bank reserves the right to refuse the issue of cheques without justification.

4.4.4 Clearing cheques may be inscribed or bearer cheques.

4.4.5 Upon Customer request, the Bank may confirm a clearing cheque by securing a respective amount for cheque clearance until it is settled or until the cheque expires. Confirmation may be complete (for a specified amount) or incomplete (up to a specified amount). Amount secured for cheque clearance in connection with the issue of a confirmed cheque does not yield interest.

4.4.6 Clearing cheques of other banks presented by the Customer at the Bank's office are collected which means that the Bank credits the bank Account for accepted cheque when the funds from the debtor's bank are received.

4.4.7

- 1) If cheques are lost (the cheque book or single cheque forms), the Customer shall immediately notify the Bank of that fact in writing, stating:
 - (a) the quantity and numbers of cheque forms lost,
 - (b) the amount if the Customer lost cheques which have been already issued,
 - (c) circumstances of cheque loss.
- 2) A verbal, facsimile or telephone notification must be immediately confirmed in writing to be valid.

4.4.8 The Bank shall not be liable for losses incurred by the Customer consequent of the cheque loss, refusal to accept or delay in cheque clearance. The Bank shall be liable for losses incurred by the Customer only if a lost cheque is cleared at the Bank's office despite the fact that the Bank was notified of the cheque loss in writing.

4.5 Standing orders

4.5.1 Customers may place standing orders so that regular Payment Transactions may be debited from the Account at pre-defined dates.

4.5.2 No direct standing orders shall be permitted for domestic transfers to either ZUS or tax authority.

4.5.3

- 1) Standing orders shall be executed at the date define by the Customer only if the transfer amount is available in full in the Account Balance or Available Account Balance. If there are no funds in the Account sufficient for the standing order or incomplete funds are available in the Account, the standing order shall not be executed.
- 2) If the transfer amount is not available in full in the Account Balance or Available Account Balance for an uninterrupted period of three months, the Bank may cancel the standing order.

4.6 Blocking and classifying of Payment Instrument

4.6.1 The Bank reserves the right to block or classify any Payment Instrument when:

- 1) has a justifiable reason that the security of the Payment Instrument has been compromised;
- 2) there has been unauthorised or fraudulent use of the Payment Instrument, or wilful execution of unauthorised Payment Transaction; or;
- 3) in the case of the Payment Instrument tied to a credit line, in the event of increased risk that the Payer may be unable to fulfil its liability to pay.

4.6.2 The Bank shall notify the Customer in the form of the Communication of blocking the Payment Instrument before blocking that instrument and should that is impossible - after its blocking without undue delay. This shall not apply to the cases where notification on blocking the Payment Instrument would be unjustified for security reasons or prohibited under separate provisions.

4.6.3 The Bank shall unblock the Payment Instrument or replace with a new one if the grounds specified in p. 4.6.1 were removed.

4.7 Liability of the Customer and of the Bank

4.7.1 The Bank may treat all Customer Accounts opened with the Bank as one Account to secure the Bank's claims towards the Customer.

4.7.2 If the Customer suffers a loss as a result of the Bank's failure to execute the Payment Order in time, the Bank's liability shall be limited to statutory interest. The Bank's liability for incorrect execution of

the Payment Order covers only actual and documented damage of the Customer, excluding lost opportunities.

- 4.7.3 The Bank may refuse to execute the Customer's Payment Order if persons who submit the Payment Order cannot be identified in accordance with principles specified in Article 9 (1) of the Act on Counteracting Money Laundering.
- 4.7.4 The Bank may suspend execution of the Customer's Payment Transaction if the Bank has reasons to suspect that it involves introduction of funds from illegal or undisclosed sources into financial turnover. In such a case, the Bank shall undertake actions prescribed by the law.
- 4.7.5 The Bank shall not be liable for losses incurred by the Customer as a result of execution of the Customer's Payment Transaction in accordance with instruction contents, refusal or suspension of execution of the Customer's Payment Transaction if the Bank was authorised to do so under provisions of the law, provisions of the Country Conditions or a respective agreement.
- 4.7.6 In accordance with principles applicable within the RBS Group, the Bank shall not be liable for losses incurred by the Customer as a result of a delay or refusal to execute a Customer Payment Order in US dollars consequent of the Bank's adherence to the requirements of the U.S. Office of Foreign Asset Control.
- 4.7.7 Regardless of the regulation included in the General Part, the Customer shall compensate the Bank for any losses, costs or damage incurred by the Bank as a result of the Bank's fulfilment of the Customer request involving personal collection of statements or confirmations provided by the Bank.
- 4.7.8 General Part describes additional limitations related to the Bank's liability.

5. Fees and commissions

5.1 The Bank shall collect fees and commissions for actions related to opening and maintenance of the Account and for execution of bank operations in accordance with the Table of Fees and Commissions valid in the Bank unless the Bank Account Agreement provides otherwise. In particular the Bank may collect fees for recovering the funds, notification on refusal to execute the Payment Order in the case the refusal was justified, for revocation of the Payment Order and providing the Customer with any information related to holding the Account and execution of the Payment Transactions.

5.2

- 1) The Bank may change rates of fees and commissions and introduce new items to the Table of Fees and Commissions in the following cases in particular:
 - (a) a change of the inflation ratio,
 - (b) a change of the investment goods price index published by the Central Statistical Office (GUS),
 - (c) a change of the scope of form of services provided,
 - (d) a change of the telecommunication fees,
 - (e) a change of the fees paid by the Bank in connection with interbank settlements,
 - (f) a change of interest rates in the money market or rates published by NBP.
- 2) The Bank may collect fees and commissions at the new rate from the 30th day after the Customer is delivered the message on changes in the Table of Fees and Commissions, unless the Bank receives a termination notice from the Customer or a termination offer with mutual consent of the parties, and the parties terminate the Bank Account Agreement by that date.

5.3

- 1) Bank fees and commissions shall be collected in Polish zlotys from the account in Polish zlotys unless separate provisions stipulate otherwise.

- 2) The Bank shall collect Bank fees and commissions regardless of whether there are funds in the Account without the need to obtain the Customer consent each time. If a Negative Balance results from such a collection, the Bank shall accrue interest at the interest rate applicable to unauthorised Negative Balance.
- 5.4 The Customer authorizes the Bank each time in the event of an unsettled debt deriving from the Negative Balance within 7 Business Days of its occurrence to set off the Bank's receivable deriving from the Negative Balance occurring in relation with the concluded Bank Account Agreement against any payable due to the Customer from the Bank under any Account agreement concluded. Should the Account be held in a currency other than the currency of the Negative Balance, the Bank shall convert the Negative Balance amount at the rate of the repayment day. The set-off shall not require an additional confirmation by the Bank.
- 6. Interest rates in the Account**
- 6.1
- 1) Cash accumulated in the Account shall yield interest at the rate valid in the Bank for a given Account type.
 - 2) The Bank shall accrue interest on the Negative Balance at the interest rate applicable to unauthorised debit valid in the Bank.
- 6.2 The current interest rate of funds in the Account and principles of interest capitalisation are communicated to the Customer in the form of a Communication available at the Bank's office.
- 6.3
- 1) Interest rate applicable to funds in the Account and the Negative Balance may be changed during the Bank Account Agreement if at least one of the following circumstances occurs:
 - (a) a change of NBP interest rates or interest rates established by central banks of countries in which the bank maintains currency Accounts,
 - (b) a change of interest rates of funds in the interbank market,
 - (c) a change of the inflation ratio published by the GUS,
 - (d) a change of the compulsory reserves,
 - (e) a change of the money market interest rates.
 - 2) A change of interest rates applicable to funds in the Account and principles of capitalisations shall not constitute a change of these Country Conditions.
- 6.4 Funds blocked to secure bank operations ordered by the Customer yield no interest.
- 6.5
- 1) Interest on the funds accumulated in the Account shall be accrued from the day of depositing funds in the Account to the day preceding the withdrawal from the Account.
 - 2) Interest on the Negative Balance shall be accrued from the day the debt originates until the day preceding the debt repayment.
- 6.6 For the calculation of interest on the Account Balance it is assumed that the year is 365 days long; for the calculation of interest on the Negative Balance it is assumed that the year is 360 days long.
- 6.7
- 1) Interest on the Account Balance shall be posted to the Customer's Account one day prior the last day of the month of capitalisation. The Customer's Account shall be credited with the interest on the last day of the month of capitalisation.

- 2) Negative Balance interest shall be debited to the Customer's Account one day prior the last day of the month. The Available Account Balance shall be reduced on the last day of the month.

7. Statements, Communication, information and notices

7.1 Any Communication made by the Bank in connection with the Harmonised Business Conditions may be made by any method described below. Any Communication will be deemed to be given as follows:

- (a) if delivered personally when received in legible form,
- (b) if delivered by post or courier, after delivery, so the addressee could get familiar with the content,
- (c) if by facsimile, when received by the Bank a confirmation of a successful transmission,
- (d) if by electronic banking system or electronic mail, when received by the Bank a confirmation that the Communication has been introduced to an electronic means of the Customer. Should the Bank not received a confirmation within 7 days from the date of sending the Communication to the Customer, the Bank is obliged to send the Communication using one of the methods listed above.

However, Communication given in accordance with the above but received either on non-business day or on Business Day after business hours in the place of receipt shall be deemed to be received on the next Business Day.

7.2 The content under provisions point 14.2 of General Part does not apply.

7.3 The Bank shall provide the Customer with Account Statements and all the correspondence related to the Account as instructed by the Customer in the Bank Account Agreement.

7.4 Bank Statements left for collection at the Bank's office as instructed by the Customer and not collected by the Customer for an uninterrupted period of one month shall be sent by post by the Bank to the last address provided by the Customer.

7.5 The Bank shall send a written notice on the Account balance to the Customer at the end of the calendar year regardless of the instruction specified in point 7.3.

7.6

- 1) The Customer shall check the Account on the on-going basis against Account Statements received from the Bank.
- 2) The Customer should immediately lodge a complaint with connection to the provision of services by the Bank or in case of discrepancy of the Account Balance or Available Account Balance, with an indication of the difference, not later than within the term specified in point 4.1.9. 5).

7.7

- 1) The Bank shall immediately investigate the complaint and provide the Customer with necessary explanations in a form agreed between the Customer and the Bank, not later than 30 days from the complaint receipt. A term of the complaint may be changed in case of special rules under the regulations of the other services offered by the Bank related to the Account, issued by entities independent of the Bank (e.g. Regulations of Visa International).
- 2) If the Customer's Account is credited or debited by mistake, the Bank shall make a proper correction and send a corrected Statement to the Customer.

7.8 In case of failure to notify the complaint or discrepancy of the Account Balance or Available Account Balance within the period specified in point 7. 6. 2) it is deemed that the Customer has no objections to the balances.

7.9

- 1) Upon Customer's written request, the Bank may provide information on the Account balance and turnover over the telephone.

- 2) Information specified in point 1) above is given when a person calling the Bank is correctly authenticated by providing forename and surname, password, Customer name and Account number. The Bank may demand other details if it deems it necessary.
- 3) The Bank shall not be liable for losses incurred by the Customer as a result of the Bank's provision of the Account balance and turnover over the telephone to an unauthorised person if the Bank was correctly provided all the details specified in point 7.9 2).
- 4) The Bank reserves the right to record all telephone conversations.

8. Termination of the Bank Account Agreement and Account closing

- 8.1 Each of the parties may terminate in writing the Bank Account Agreement concluded for unlimited duration with at least one month notice.
- 8.2 Termination period of the Bank Account Agreement starts on the day the notice is delivered. Delivery by the Bank is also understood as delivery of the termination notice to the person authorised by the Customer to collect bank documents and correspondence.
- 8.3 The Account is closed when the Bank Account Agreement concluded for a definite duration is terminated or when the Bank Account Agreement concluded for an indefinite duration is terminated.
- 8.4 The Customer may terminate the Bank Account Agreement in accordance with point 8.1. provided, that the Customer repays all liabilities to the Bank, in particular all loan debts, Negative Balance, interest due, fees and commissions, Payment Transactions made by payment or credit card and direct debits.
- 8.5 The Bank may terminate the Bank Account Agreement as provided for by point 8.1 for major reasons, such as in particular:
 - (a) Customer's breach of the provisions of the Bank Account Agreement, these Country Conditions or any agreement between the Customer and the Bank,
 - (b) there is no turnover in the Account except interest, fees and commissions, for an uninterrupted period of two years,
 - (c) average Account Balance failed to reach the minimum level specified in the Bank's Communication for an uninterrupted period of one year,
 - (d) the Account blocking occurred, freezing Customer's assets under Act on Counteracting Money Laundering or Account seizure upon request of authorised entity,
 - (e) the Customer generated an unauthorised Negative Balance,
 - (f) the Customer withdrew an amount paid or posted to its Account by mistake and failed to return it immediately when notified of the mistake,
 - (g) the Customer lost the permit, license, concession or consent required to carry on economic activities,
 - (h) the Customer was deleted off the register of economic activities,
 - (i) in case of promulgation of provisions which prohibit holding of the Account or holding of the Account under existing rules,
 - (j) there was a change of the Customer legal status,
 - (k) the Customer submitted documents which are false or discordant with the actual state of affairs or committed violation, which in the Bank's opinion, resulted in the loss of Customer credibility,
 - (l) the Customer shall not submit to the Bank actual documents and/or current data required to fulfil the Bank's obligations under the law or the policies of RBS Group,
 - (m) further contractual relations with the Customer would stand in contrast with the trade operations strategy pursued by the Bank.

8.6

- 1) Upon termination of the Bank Account Agreement, the Customer is obliged to dispose the balance of the Account not later than the last day of the termination of the Bank Account Agreement.
- 2) If the Customer fails to dispose the balance of the Account along with interest due, less fees and commissions payable to the Bank, the Bank shall book the funds on internal non-interest bearing transitional account.
- 3) A claim for a closed Account balance expires at the end of the end of two years from the date of Account closure.

8.7 Expiry or termination of the Bank Account Agreement entail termination of all other agreements concluded with the Bank, unless The Customer and the Bank agree otherwise.

9. Final provisions

9.1 In accordance with provisions of the Banking Law, the Bank and Bank employees must observe the bank secrecy and provide information on the Account only as prescribed by the Banking Law. The Bank may provide information covered by the bank secrecy within the scope permitted by the law to entities of the RBS Group.

9.2 The Bank shall provide protection of personal data of persons authorised to use the Account in accordance with provisions of the Act of 29 August 1997 on protection of personal data (Journal of Laws of 2002, no. 101, item 926 as amended). The Bank is the data controller of personal data of the persons' authorised to use the Account. The data is processed for the purpose of rendering services by the Bank under the Harmonised Business Conditions and under any agreement between the Customer and the Bank. The person authorised to use the Account are entitled to access their personal data and to correct it.

9.3 The Bank informs that with relation to processing of international fund transfers through Society for Worldwide Interbank Financial Telecommunication (SWIFT), access to personal data may have administration of the government of the United States of America. The government of USA is under the obligation to use personal data gathered via SWIFT only for the purpose of terrorism' prevention, with respect to the guarantees given by the European system of personal data protection included in Directive 95/46/WE of the European Parliament dated 24.10.1995 related to protection of natural persons in respect to processing and exchange of personal data.

9.4

- 1) The Bank is a participant of a statutory funds guarantee scheme under the Bank Guarantee Fund Act of December 14, 1994 (Journal of Law 2009 no. 84 sec. 711, as amended). The purpose of the statutory funds guarantee scheme is to ensure the payment to the depositors of the guaranteed funds in case of their unavailability from the day of suspension of bank operations (in understanding of the Bank Guarantee Fund Act).
- 2) Guaranteed funds mean funds deposited with a bank by the depositor in accounts held in the depositor's name and the depositor's claims resulting from other banking activities, in PLN or foreign currencies, as at the date of suspension of the bank's operations, confirmed by the documents issued by this bank to the depositor's name, increased by interest due accrued to the day of suspension of the bank's operations and appointment of an administrator ("*zarząd komisaryczny*") and submitting to the competent court a motion for declaration of bankruptcy ("*guarantee condition fulfilment day*"), as well as the amounts referred to in Article 55.1 and Article 56.1 of the Banking Law, provided they became due prior to the suspension day of the bank's operations - up to the amount provided in paragraph 6 below, excluding securities other than those covering exclusively money claims and covered bonds ("*listy zastawne*") referred to in the Act on Covered Bonds and Mortgage Bonds of August 29, 1997 (Dz. U. 2003 no. 99 sec. 919, as amended), and funds finally assessed by the court as derived from the crime provided for in Article 165a or Article 299 of the Penal Code.
- 3) Depositors, excluding those specified in the Bank Guarantee Fund Act, entitled to receive financial means are natural persons, legal persons and organizational units without legal personality, provided they have legal capacity, as well as entities referred to in Article 49.3 of the Banking Law, being a party to a bank account agreement held in the account holder's name or having a claim resulting from banking activities against the bank covered by the obligatory funds guarantee scheme, and persons, referred to in Article 55.1 and Article 56.1 of the Banking Law, provided that their claim against the bank became due before the date the funds became unavailable.

- 4) The guaranteed funds are covered by the obligatory funds guarantee scheme from the day of their payment into the bank account not later than on the day preceding the guarantee condition fulfilment day, and with regard to claims arising from banking activities, provided that such activity took place before the guarantee condition fulfilment day - up to (together with interest accrued by the guarantee condition fulfilment day, in accordance with the interest rate specified in the agreement irrespective of the date of their maturity) the PLN equivalent of EUR 100,000 (one hundred thousand Euro). To calculate the value of Euro in zloty the average exchange rate of NBP shall be used of the day of fulfilment of the guarantee.
 - 5) The amount referred to in point 4 above is the maximum amount of the depositor's claim against the BGF notwithstanding the amount of funds and the number of bank accounts or number of claims with regard to the Bank. The depositor is not deprived of its claim against the bank with regard to the amount exceeding the amount of the guaranteed funds.
 - 6) Claims under the guarantee expire five years after the guarantee condition fulfilment day.
 - 7) Details and timing of the payoff of the guaranteed funds are specified in the Bank Guarantee Fund Act.
- 9.5 Harmonised Business Conditions shall constitute an integral part of the Bank Account Agreement. If there are any discrepancies between provisions of the Country Conditions and the Bank Account Agreement, the provisions of the Bank Account Agreement shall prevail.
- 9.6 Customer's transfer of rights or obligations under the Bank Account agreement requires a prior written consent of the Bank.
- 9.7 The Bank may transfer rights and obligations under the Bank Account Agreement to The Royal Bank of Scotland N.V. with its registered office in Amsterdam and/or The Royal Bank of Scotland Group plc domiciled in Edinburgh. The Bank shall notify the Customer in writing of the intention to transfer rights or obligations under the Bank Account Agreement at least 30 days in advance.
- 9.8 If the provisions of the Harmonised Business Conditions change during the Bank Account Agreement, the Bank shall provide the Customer with the amendments to the Harmonised Business Conditions or the Harmonised Business Conditions incorporating the amendments along with the date of entry into force. If the Customer fails to terminate the Bank Account Agreement within 60 days of delivery of the changes or amended Harmonised Business Conditions, it is deemed that the changes were adopted and bind the parties from the day directly following that period. Customer's notification of the Bank of the refusal to the amended Harmonised Business Conditions shall constitute a termination of the Bank Account Agreement under point 8.1 of the Country Conditions.
- 9.9
- 1) The Bank shall deliver to the Customer the amendments to the Harmonised Business Conditions or the Harmonised Business Conditions incorporating the amendments by a registered mail to the last address of the registered office provided by the Customer.
 - 2) Delivery of new text of the Harmonised Business Conditions or the amendments may also be done by reference to the Bank's website (www.rbsbank.pl), posted on the Bank's electronic banking system. Reference posted on the Bank's electronic banking system will include information on the date of entry into force of the new text or changes of Harmonised Business Conditions.
- 9.10 The address specified in accordance with point 9.9.1) above shall be valid for the other written letters, Communication and information which the Bank sends to the Customer.
- 9.11 If the Customer changes its address and fails to notify the Bank of the change, the correspondence sent to the Customer address last known to the Bank and returned shall be attached to the Account documentation effectively delivered on the day of annotation about the return.
- 9.12 The Bank reserves the right to repay Customer debt to the Bank in the Account with receipts to the Account, without the Customer's instruction, prior to any other payments.
- 9.13 The Bank shall credit payments which satisfy the Bank's claims from the Customer as follows: court fees, enforcement costs, bank fees and commissions, interest for default, other interest, and principal amount.

- 9.14 Governing provisions of the law, in particular provisions of the Banking Law, Foreign Exchange Law, Civil Code and Cheque Law shall apply to matters not regulated by these Harmonised Business Conditions. The Harmonised Business Conditions are subject to and shall be interpreted in accordance with the Polish law.
- 9.15 The common court competent for the Bank office shall be solely competent to solve any disputed matters arising out of the Bank Account Agreement and provisions of these Country Conditions.
- 9.16 These Country Conditions shall be binding in accordance with art. 384 of the Civil Code and art. 109 of the Banking Law.
- 9.17 These Country Conditions were drawn up in the Polish and English language version. If there are any discrepancies between the language versions, the Polish language version of the Country Conditions shall prevail. In the case any other document referring to relations between the Bank and the Customer is drafted both in the Polish and the English language version any discrepancies between the language versions of the documents, in particular between an agreement, terms or conditions, the Polish version of such document shall prevail.
- 9.18 Appendices to these Country Conditions:

Appendix no. 1 – 'Form specifying the personnel authorized by the Customer to confirm a Payment Order over the phone'.