



**Excerpt from Regulations of using transactional and information service STI24  
(Regulations dated 20.08.2019)**

1. **BNP Paribas Towarzystwo Funduszy Inwestycyjnych S.A.** with its registered office at ul. Twarda 18, 00-105 Warszawa, entered in the National Court Register kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000031121, with share capital of PLN 16,692,912.00, fully paid-up, NIP (Tax Identification Number): 526-02-10-808, REGON (Statistical Identification Number): 012557199, (“**Company**”), **provides access to the Transactional and Information Service (“STI24”) over its web site <https://bnpparibastfi.sti24.pl/>.**
2. STI24 services are addressed to natural persons, who participate in pension funds in C units operated at BGŻ BNP Paribas Fundusz Inwestycyjny Otwarty with its registered office at ul. Twarda 18, 00-105 Warszawa, which is entered in the register of investment funds kept by the District Court in Warsaw, 7th Civil Registration Department, under number RFI 1331, REGON (Statistical Identification Number) 364147617, NIP (Tax Identification Number) 1070035582, with separate subfunds (“**Participants**”).
3. Access to STI24 Services will be successfully extended to participants of the other investment funds managed and represented by the Company.
4. Via STI24 Services it is possible to obtain information concerning participation, verify the number and value of participation units held in the funds specified in item 1, place orders, applications and instructions in matters made available in the Services (“**Services**”).
5. **Any time the Regulations refer to Investment Funds, this shall be understood as BGŻ BNP Paribas Fundusz Inwestycyjny Otwarty.**
6. Detailed information on the Investment Funds and the Company may be found on the web site [www.tfi.bnpparibas.pl](http://www.tfi.bnpparibas.pl) and on the page [www.ppk.tfi.bnpparibas.pl](http://www.ppk.tfi.bnpparibas.pl).
7. Detailed information on the Investment Funds, including a description of investment risks, costs, and fees charged to the fund, can be found in the prospectus, the articles of association, key investor information documents (KIID) and the Fee Table of each Investment Fund available on the Company’s web site, in particular, information will be disclosed on the dates and principles to execute Orders, Instructions, and Applications placed via STI24.
8. Subject to the time required to maintain the systems used to provide the Services, STI24 is accessible on a 24/7 basis. The Service is provided by the Company for a fixed management fee of Investment Funds, charged against the assets of a given Investment Fund.
9. In order to have access to the Services, it is necessary:
  - a) to be a participant
  - b) to use computer hardware with access to the Internet and a web browser like: Chrome, Firefox, Internet Explorer in version 9 or higher,
  - c) to use a mobile phone whose number has been specified in the declaration of enrolment to the Employee Pension Plan (the telephone number is required by the Fund to communicate with the Participant and for verification purposes),
  - d) to use an e-mail address which has been specified in the declaration of enrolment to the Employee Pension Plan (the e-mail address is required by the Fund to communicate with the Participant and for verification purposes),
  - e) to activate access to STI24 Service and become a Service user in compliance with the Regulations.
10. The costs of access to the Internet shall be covered by the Customer in accordance with the tariff of his/her operator.
11. **Activation of STI24 services for the Participants of the Employee Pension Plan who has acquired category C participation units in BGŻ BNP Paribas FIO**
  - a) Participants of the Employee Pension Plan have entered into an agreement for the provision of STI24 services filing the electronic declaration of enrolment to the Employee Pension Plan. In their declaration, the Participants have



indicated their e-mail address and mobile phone number. To the e-mail address, the Participants will be sent a message from [sti24@tfi.bnpparibas.pl](mailto:sti24@tfi.bnpparibas.pl) titled *“Activation link to the STI24 Services provided by BNP Paribas TFI S.A.”* In the message, the Participants will be provided with a login to STI24 Service and an activation link (e-mail address). When the link is clicked on, the Participants will be forwarded to an activation page of STI24 Service where they will be requested to insert a password (ATTENTION: Participants set their passwords on their own). When the password is inserted and the “send” button is clicked, a text message will be sent to the mobile phone number (the same as registered in the database of the Investment Funds) with a code (a sequence of characters) to be inserted in the field “insert text message code”.

- b) When the password is confirmed with the text message code, STI24 Service is activated.
  - c) **mobile phone number and e-mail address.** When the mobile phone number or e-mail address is changed, the Participant is required to modify the declaration of enrolment to the Employee Pension Plan (the modified declaration shall be submitted to the Employer). In the declaration update form, the Participant shall provide new data (new telephone number and/or e-mail address) and then the Service needs to be re-activated. The Participant may change the data in STI24 Service as described in item 15.
12. Participants who have filed the declaration of enrolment to the Employee Pension Plan and who, having received an activation link and login from the Fund, correctly log in to STI24 system, become STI24 users (“Users”).
  13. Users who are natural persons may appoint a proxy to perform activities in STI24.
  14. When starting using STI24 service, the User shall agree to provide information on the Service and all funds managed by the Company via STI24 site and the web site [www.tfi.bnpparibas.pl](http://www.tfi.bnpparibas.pl).
  15. **Via STI24 the User may:**
    - check the content of registers and history of transactions (view of registers),
    - file change instructions: address for service, login, password, e-mail address, mobile phone number. After each change, the User will receive a text message with a code to be entered to confirm the change.
  16. **Orders and instructions may be placed** (to the extent that is made available in STI24) when the User logs in to STI24 and **shall require an additional authorisation of each instruction or order with a code received in a text message.** Users may cancel orders or instructions before they are authorised. It is impossible to cancel orders or instructions that have already been authorised.
  17. Orders or instructions placed by a person identified with a correct ID and password and authorised with a correct one-time code shall be treated as placed by the User.
  18. Placement of an order or instruction via STI24 shall not entail its execution. Orders or instructions shall be executed in compliance with the prospectus of a given fund. The User shall cover the fees and commissions due to the fund for the executed orders and instructions, as specified in the fee table. When using the Service, Users may not provide any unlawful content.
  19. The ID and the password are confidential and the User shall be responsible for securing them against access by third parties.
  20. **If an incorrect ID or password is entered three times at identification, STI24 shall block access to the Service** by blocking the password. In order to re-activate the Service, User may generate a new password. In order to generate a new password, the User shall use the link “I do not remember password/Unblock account” and shall insert the Login into the form. Then, the User shall receive an e-mail with a link directing to a page to insert a new password.
  21. **Changes to User data** may be made outside STI24 service by filing a modified enrolment application to the Employee Pension Plan with the exception of the modifications listed in item 15 above that may also be modified in STI24 Service.
  22. The Company shall be liable for the provision of the Services in compliance with the Regulations. **Complaints concerning the Services may be filed: by e-mail to: [reklamacje@tfi.bnpparibas.pl](mailto:reklamacje@tfi.bnpparibas.pl) or by phone calling the helpline number: 22 588 18 87 or in writing to:**  
**BNP Paribas TFI S.A.**



ul. Twarda 18,  
00-105 Warszawa, Poland

Complaints shall specify the User's data, in particular the first and last name, PESEL (date of birth by persons who do not have PESEL number), or the register number in the fund or the number of the agreement for participation in the Employee Pension Plan and details of the complaint. The Company shall review complaints relating to the provisions of the services in compliance with the Complaint Regulations available on the Company's web site.

23. Users may discontinue using the Services at any time.
24. The Company may discontinue the provision of STI24 Services subject to one-month notice period.
25. The Company may modify the Regulations, if:
  - a) functions of the Services have been modified with respect to available orders or instructions,
  - b) modifications have occurred to legal regulations, the articles of association, or the prospectus of the fund, or
  - c) modifications are required due to the interests of the Distributor's customers and fund participants.
26. **The Regulations are available in STI24 Services and on the web site: [www.tfi.bnpparibas.pl](http://www.tfi.bnpparibas.pl). The Company reserves itself the right to modify the Regulations** of which it shall notify the Users of the Regulations by sending a modified version of the Regulations to the User's e-mail address or by publishing the modifications to the Regulations in STI24 Services or on the web site [www.tfi.bnpparibas.pl](http://www.tfi.bnpparibas.pl). Modifications to the Regulations shall become effective on the day specified in the notice, however, no sooner than 14 (fourteen) days of provision of such notice; however, modifications that do not infringe upon the Users' rights, that do not restrict the Services, that do not impose any additional obligations on the Users or that result from modified laws may become effective in a shorter time.
27. All disputes between the Company and the User relating to the Services shall be resolved by a competent court of law.
28. All orders, instructions, or statements made in SIT24 by Users shall be stored by the Investment Funds on electronic media and may be used as evidence.
29. The Controller of the personal data within the meaning of Article 7.4 of the Act on the Protection of Personal Data of 29 August 1997 (consolidated text: Journal of Laws of 2016, item 922, as amended) are the Investment Funds, and the Company in the case of marketing consents.
30. Data is collected in order to perform the agreement on participation in the Fund (including after-sale services) and for analytical purposes and for direct marketing of the products or services of the data controller or in order to market the services specified in the marketing consent.
31. The provision of personal data is mandatory to the extent required to perform the agreement on participation in the Fund, pursuant to Article 6 and Article 69 of the Act on Investment Funds and Management of Alternative Investment Funds of 27 May 2004 (consolidated text: Journal of Laws of 2016, item 1896). Via STI 24 Service, the User may be requested to provide data pursuant to Article 2.1) of the Act on Anti-Money Laundering and Terrorism Financing of 16 November 2000 (Journal of Laws of 2016, item 299, as amended) and Article 4.1 of the Act on the Implementation of the Agreement between the Government of the Republic of Poland and the Government of the United States of America to Improve International Tax Compliance and to Implement FATCA of 9 October 2015 (Journal of Laws 2015, item 1712). The User may be requested to file a statement of his/her tax residence status in compliance with the Act on the Exchange of Fiscal Information with Other States ("CRS") of 9 March 2017 – to provide the Head of the National Revenue Administration with data on accounts held by persons who are resident of the participating states in compliance with tax regulations of the participating state to be forwarded to the competent body of the participating state.
32. The Company may verify the data and statements provided by the Participant and therefore requests submission of additional documents and information.
33. As a matter of principle, the Polish language shall be used in contacts between Users and the Company; however, the English language may also be used in communication.