

REGULATIONS ON PERSONAL SAFE DEPOSIT BOXES RENT

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ARTICLE 1. GENERAL PROVISIONS

1.1 These Regulations set terms and procedures of Safe Deposit Boxes rent provision in NPS S.A. based in Wrocław (address: 52 Krakowska St., Wrocław, 50-425), registered in Entrepreneurs Register of District Court for Wrocław-Fabryczna, VI Commercial Division of National Court Register, KRS No. 0000696611, Code: 367949932, TIN: 8992825155, e-mail: biuro@24sejf.pl, tel.: + 48 500 294 411.

1.2. The following terms are used in these Regulations:

1.2.1 Emergency opening

shall mean that Safe Deposit Boxes are opened by the Depositary without use of key, which is a mechanical invasion into the Box, with lock damaging and need of its replacement.

1.2.2 Price-list

shall mean the List of prices added to these Regulations, which sets the amount of Rent and extra fees charged from the Client in connection with the subject of Personal Safe Deposit Box Rent Agreement.

1.2.3 Deposit

shall mean documents, monetary assets, securities, jewelry, gems, precious metals, artworks and other valuables, which are entrusted to the Depositary by the Client based on the Safe Deposit Box Rent Agreement.

1.2.4 Depositary

shall mean NPS S.A. based in Wrocław (address: 52 Krakowska St., Wrocław, 50-425), registered in Entrepreneurs Register of District Court for Wrocław-Fabryczna, VI Commercial Division of National Court Register, KRS No. 0000696611, Code: 367949932, TIN: 8992825155.

1.2.5 Work days

days from Monday to Friday are considered to be work days under these Regulations, except for official holidays in Poland.

1.2.6 Work hours

shall mean time from 10.00 to 18.00 during work days.

1.2.7 Client

shall mean individual, legal entity or business unit without legal capacity, who signed Rent Agreement with the Depositary.

1.2.8 Civil Code

shall mean Act dt. April 23, 1964 – Civil code (with further amendments).

1.2.9 Rent

shall mean Rent of the Personal Safe Deposit Box.

1.2.10 Bank account

shall mean the Depositary bank account No. 17 1140 1140 0000 2915 8800 1001 in mBank S.A.

1.2.11 Regulations

shall mean these Regulations on Personal Safe Deposit Box Rent.

1.2.12 Force majeure

shall mean accidental or natural event which was impossible to foresee, avoid or prevent. Among these are acts of God and extraordinary events in the form of violations in the life of the community, such as war, strikes etc.

1.2.13 Vault of Personal Safe Deposit Boxes (Vault)

shall mean the Depositary space, custom-built and protected from unauthorized access, located at 52 Krakowska St., Wrocław, 50-425, which is used for storage of Client's valuables according to the Personal Safe Deposit Box Rent Agreement. The Vault is equipped with high quality emergency systems. It has video monitoring and security. The Client has special card for the Vault access.

1.2.14 Safe Deposit Box

shall mean personal safe deposit box located in deposit safe in the Vault, which is rented by the Client for a certain charge, in order to store securities, cash, documents, jewelry, precious metals, artworks or other valuables. Safe deposit box is equipped with certified key-operated lock. Two pair of keys are handed over to the Client.

1.2.15 Agreement

shall mean Regulations on Personal Safe Deposit Box Rent between the Client and the Depositary.

ARTICLE 2. SUBJECT OF AGREEMENT

2.1 The Depositary provides the Client with protected Personal Safe Deposit Box for temporary use on terms mentioned in the Agreement, for a certain payment and additional fees, set in the Price-list.

2.2 The Depositary provides Rent of Personal Safe Deposit Boxes only to adults, legal entities and business units without legal capacity, both residents and not residents of the Republic of Poland.

Article 3. PROCEDURE OF RENT AGREEMENT CONCLUSION

3.1. The Client has to look through the Regulations before conclusion of the Personal Safe Deposit Boxes Rent Agreement.

3.2. To put a deposit into the Personal Safe Deposit Box, the Client and the Depositary conclude Personal Safe Deposit Box Rent Agreement indicating the following:

3.2.1 Responsibility of the Depositary to provide the Client with Safe Deposit Box on terms mentioned in the Agreement and these Regulations;

3.2.2 Responsibility of the Depositary to protect Valuables with utmost care and diligence in terms of Safe Deposit Boxes provision;

3.2.3 Determination of the Rent period and the Rent payment.

3.3 The Rent Agreement can be signed by only one person, who becomes Client upon signing of Agreement.

3.4 The Client must provide the Depositary with valid identification document (ID or Passport) and its photocopy. The Depositary is not responsible for forged identification documents or for usage of ID by unauthorized person, if he has shown due diligence to identify person using the document.

3.5. As for legal entities, in addition to documents mentioned in paragraph 3.4, the main document necessary to conclude the Agreement is valid extract from the relevant register, documenting representation of legal entity and information on authorized representatives of this legal entity. In case of representation of legal entity by power of attorney, it is necessary to present the initial power of attorney to conclude the Rent Agreement, in the form of a notarial act or with a signature attested by notary.

3.6. The Client may conclude Personal Safe Deposit Boxes Rent Agreement for a certain period mentioned in the Agreement. Until the expiry of Rent Agreement, the Client can extend it for a certain period by sending corresponding instructions to the Depositary via e-mail (and personally) as well as making payment to the Depositary according to the Price-list with the help of wire transfer or personally in the Depositary office.

3.7 The Client has no right to transfer rights under the Rent Agreement to other people and, in particular, cannot conclude a sublease contract or transfer the subject of Rent for free use.

3.8 The Client undertakes to pay out fees and other charges to the Depositary in accordance with the provisions of the Agreement and the Regulations.

3.9 Return of the Deposit, both before and after the expiration of the Rent term, occurs only after the Client fulfills all obligations specified in the Agreement and the Regulations with respect to the Depositary, which in particular relates to the payment and additional charges mentioned in Article 5 of these Regulations.

4. PROCEDURE OF PERSONAL SAFE DEPOSIT BOXES USE

4.1 Deposit storage in Safe Deposit Box

4.1.1. The Client uses Box content all by himself. The Depositary provides the Client and authorized persons with unlimited access to the Box according to terms of this Agreement and Regulations.

4.1.2 In order to use Safe Deposit Box, the Client gets two copies of keys and one electronic card, which allows to enter the Vault. The Client also sets PIN to this electronic card, which allows to enter the Vault space. Only the Client knows PIN. The Client must store and protect keys, card and PIN properly.

4.1.3. Person who has the right to access the Safe Deposit Box and use the Deposit is every person who has both card with assigned PIN to get the access to the Vault, and the keys to the Vault. The keys and card are considered to be ID of bearer. This means that their owner has the right to access the Box and take the Deposit. Granting access to the Safe Deposit Box to a person using ID (together with a card and a key) means the proper performance of obligations by the Depositary.

4.1.4. The Depositary doesn't have copy of the Client's key and has no right to make its copy. He is also not responsible for the damage as a result of disclosure to third person or loss of the key, card or PIN by the Client.

4.1.5. The Depositary shall not check the identity of person who uses Box if he has the card, PIN and key to the Safe Deposit Box. Therefore, the

Depositary has no influence on Box content change by the Client or person to whom the Client gave card, PIN and key. In exceptional cases, in particular, if the Depositary suspects use of unauthentic key to the Safe Deposit Box, he has the right to check and register the identity of person who opened the Box. However, if the key to the Vault and electronic card are authentic, Depositary has no right to refuse the access to the Box to the person.

4.1.6. The Depositary is not obliged or authorized to determine whether the Client is the owner of the items put in the Safe Deposit Box.

4.1.7. The Depositary including his employees and representatives shall not have the access to the content of Safety Deposit Boxes, except for emergency circumstances described in these Regulations. Opening of Safe Deposit Boxes by the Depositary shall always require preparation of corresponding protocol, video footage of Box opening process and the Client notification about such circumstances.

4.1.8. Access to the Safe Deposit Box can be limited due to reasons described in these Regulations or other circumstances in case if access to the Box of certain person could endanger safety of content of other boxes, which should be immediately notified to the Client. For this reason, the Client has no right to any claim.

4.1.9. The Depositary has the right to limit access to Safe Deposit Boxes, if the Client is not paying rental fees for the Safe Deposit Box or other charges determined in the Regulations or Agreement.

4.1.10. The following cannot be a deposit:

(I) radioactive, highly flammable, explosive, asphyxiating, toxic, corrosive materials;

(II) ammunition;

(III) weapon;

(IV) things from the crime scene;

(V) psychotropic drugs, drugs;

(VI) materials that threaten life and health;

(VII) human or animal organs, alive or dead animal specimens;

(VIII) perishable goods;

(IX) things that evolve smell or make sound;

(X) everything that is forbidden by Polish law.

4.1.11. The Client and other authorized persons who use Safe Deposit Box are not supposed to bring any luggage into the Vault, except for folders, brief cases and handbags.

4.1.12. The Depositary has the right to refuse handing out of Safe Deposit Box content after the decision of the court, the prosecutor or the General Inspectorate for Financial Control.

4.1.13. The Depositary has the right to refuse handing out of Safe Deposit Box content, based on decisions issued by other entities than those specified in clause 4.1.12, if the permission for such activity is derived from legal provisions.

4.1.14. On the basis of search warrant issued by authority conducting criminal investigation against the Client, the Depositary shall permit access to the Safe Deposit Box to the authorized body for the opening and search conduction in the Safe Deposit Box by this authority.

4.1.15. In case of information on declaration of bankruptcy by the Client or the beginning of the liquidation process, the Box content shall be retained until the appeal of arbitration administrator or liquidator.

4.1.16 Based on the order of the bailiff performing the enforcement proceedings against the Client of Safe Deposit Boxes or the actions of another authorized body enforcement of enforcement proceedings, the Depositary allows access to the Safe Deposit Box for the bailiff (executive authority) to open the Safe Deposit Box in court by jury or other executive authority.

4.2 Legal representatives and successors of the Client.

4.2.1 The Client may allow other person to access the Safe Deposit Boxes by providing him with Box key and card with PIN to the Vault, and appoint no more than one authorized person to independently manage the contents of the Safe Deposit Box.

4.2.2 An application on granting of power of attorney may be submitted by the Client in writing with a signature certified by a notary or in writing in the presence of the Depositary. Power of attorney can only be permanent and unlimited. Periodic or limited power of attorney is not allowed.

4.2.3. Power of attorney authorizes the use of the Deposit, as well as making changes to the Rent. All provisions of the Regulations regarding the Client are applied to representative of the Client's authorized person.

4.2.4. Legal representative has no right to submit any additional power of attorney.

4.2.5. At any time, the Client can revoke power of attorney by means of application via e-mail or personally in the Depositary office. Revocation of power of attorney becomes effective after application submission at Work hours of the Depositary. If the Client submitted his application after Work hours, it is considered to be delivered and becomes valid with beginning of Work hours.

4.2.6. If Client effectuated power of attorney, expiry date of which ends as a result of death, access to safe deposit box by his authorized person is provided after the Depositary receives copy of the Client's death certificate.

4.2.7. In case of Client's death, the Depositary shall submit information about the Client's Safe Deposit Box at Court request in connection with proceedings in inheritance case or upon request of heir who is mentioned in Court final judgment about inheritance obtaining or in inheritance act prepared by notary, upon submission of original of any documents mentioned above.

4.2.8. Regulations are valid for the Client heirs, his legal successors and representatives in the same way they were valid for the Client. This means that the Depositary can open the Safe Deposit Box in emergency situation only upon request of heir who has right to use the Deposit on terms provided for emergency opening upon Client request.

4.2.9. All expenses related to provision of the Safe Deposit Box to Client's heirs are borne by Client's heirs together or individually.

4.2.10. The Depositary is not responsible to the Client's heirs for alteration of the Safe Deposit Box content made by Client's authorized representatives. Upon receiving of the Client's death certificate, the Depositary must fully limit access to the Safe Deposit Box for authorized representative who was not empowered with access to the Safe Deposit Box after death of the Client and who has no card, PIN and key to the Safe Deposit Box.

4.2.11. The Depositary shall grant access to the Safe Deposit Box to heirs upon submission of Client's death certificate and Court final judgment on confirmation of inherit or notary act on inheritance. In the case when right to inheritance is provided for several heirs at once, they are required to provide a legally valid court decision on distribution of inheritance or to submit respective application of all heirs directly to the Depositary about the distribution of property in the form of notarial act. Proof of Client death is a death certificate, which authorized representative or other person must submit to the Depositary in the form of copy of the original certificate. The Depositary has the right to keep copy of original death certificate.

4.2.12 In case of Client death, if he has not mentioned authorized representative with power of attorney valid even after Client death, or in case if authorized representative shall not inform the Depositary during 14 days upon notification to address mentioned in application on authorized representative appointment, the Depositary has right for Emergency opening of the Safe Deposit Box and putting the Deposit to judicial deposit kept by relevant general court at Client's expense. Protocol shall be drawn up from the moment the Safe Deposit Box is opened, and procedure itself shall be recorded on video.

4.2.13. Granting access to the Safe Deposit Box to authorized person, heir or trustee depends on settlement of the Client's, his legal successor's or authorized person's debt for the Depositary services by these people according to the Price-list.

4.3. Access to the Vault and the Deposit issue upon request of the Client who has no key or electronic card

4.3.1. The Client as well as his authorized person appointed according to the provisions of the Regulations, can request from the Depositary under the terms described below and after paying fees and charges specified in the Regulations, Agreement or Price-list, the following:

- (i) to grant access to the Vault despite absence of electronic card or PIN;
- (ii) Emergency opening of the Safe Deposit Box due to key loss.

4.3.2. During work hours of treasury, that is during work hours from Monday to Friday except for holidays, the Client or his representative can request access to the Vault despite absence of electronic card to the Vault or PIN, upon showing the real key to the Safe Deposit Box and proof of the Client or his representative identity by the Depositary. Employee of the

Depository has the right to prepare corresponding document regarding this matter and request confirmation of the Vault access from the Client or his representative.

4.3.3 Upon Client's written request, the Depository shall make Emergency opening of the Safe Deposit Box, key to which was lost by the Client, during 7 days from the date of getting the request and upon condition that all payments for Emergency opening of the Safe Deposit Box were settled. The Depository shall inform the Client or his legal representative who submitted request for Emergency opening of the Safe Deposit Box, about readiness and date of the Box opening with the help of communication means provided in the Agreement. Emergency opening of the Safe Deposit Box and the Deposit issue takes place only during presence of the Client (or his authorized person if it is provided in paragraph 2.2 of the Regulations).

4.4 Safety

4.4.1 The Client has right to get comprehensive information on procedure for the access to the Safe Deposit Box. However, for benefit of all Clients, the Depository reserves the right not to disclose comprehensive information on the Vault security to the Clients.

4.4.2. There is an absolute prohibition to use any electronic devices that allow recording images or sound and noise-proof devices that catch and record alarm signals in the Vault. The Depository shall provide space with no restrictions to use electronic devices that record image and sound which is eliminated from monitoring including the Vault.

4.4.3 The Depository has the right to lead out any person who uses any electronic device in places not intended for this purpose from the Vault and immediately terminate the agreement with such Client. Besides, such person has no right for reimbursement of advance payment. The Client is responsible for actions of people who have access to the Safe Deposit Box mentioned in paragraph 4.1.3 of these Regulations.

4.4.4. Conclusion of agreement with the Client and observance of Procedure of the Safety Deposit Boxes Use by authorized persons mentioned in paragraph 4.1.3, is equal to consent to monitoring of the whole Vault and auxiliary facilities.

4.4.5. During every visit to the Vault, people who use Safe Deposit Boxes shall perform all security procedures available and described by the Depository. The should also show all the elements necessary to obtain

access to the Safe Deposit Box, including, in particular, cards, PIN, keys, documents and all other security elements.

4.4.6. If wrong PIN set for the particular card is entered for three times, the card will be blocked. Alarm signal may also be activated. Access to the Vault can be granted only on terms described in paragraph 4.3 of the Regulations.

4.4.7. The Client must immediately inform the Depositary about loss or disclosure of any element related to access security to the Safe Deposit Box.

4.4.8 Upon Client request, if the Depositary is informed during work hours via e-mail or phone and confirmed via e-mail not later than during 2 hours, the Depositary must install blocking system of the Safe Deposit Box which prevents its opening with key. Block shall be removed only upon request of the Client or authorized person if power of attorney is not revoked in presence of the Client or authorized person.

4.4.9 The Depositary is not responsible for loss of Safe Deposit Box content if the Client hasn't observed all safety measures in connection with procedure of access safety to the Boxes.

4.4.10 In case of the Deposit damage due to the fault of the Depositary, the Depositary shall bear responsibility for damage or destruction of the Deposit in the amount of specified damage.

4.4.11 The Depositary is not responsible for loss of Safe Deposit Box content due to risks that could not be foreseen even with a high degree of diligence.

4.4.12 In emergency situations if the Deposit is at risk, the Depositary has right for Emergency opening of the Safe Deposit Box, while maintaining the existing security measures to ensure their security and confidentiality. Protocol shall be drawn up after Emergency opening of the Safety Deposit Box and video of Safe Deposit Box Opening shall be filmed. The Client shall be immediately informed about performed procedure.

ARTICLE 5. PAYMENT AND ADDITIONAL CHARGES

5.1. Due to the Rent of the Safe Deposit Box, the Client has to make payments to the Depositary in amount according to the Price-list.

5.2 The Client shall pay fee for the whole period of the Safe Deposit Box Rent.

5.3 The Depositary reserves right to change the amount of payment and additional charges mentioned in the Price-list during the Rent period due to important reasons. In this case, the Depositary shall inform the Client via specified e-mail address not later than two weeks before expected date of Price change becoming valid. He should also inform about the Price change date. Prices shall be changed during specified period, except for payment of the Rent period paid beforehand.

5.4 The Client shall pay fees if additional access card is issued.

5.5 If the Client loses key and asks for lock change, or loses electronic card to the Safe Deposit Box, he has to inform the Depositary immediately and cover all expenses in amount due to the Emergency opening of the Safe Deposit Box and lock replacement or issue of additional electronic card.

5.6 Due to high risk of damage during the Emergency opening of the Safe Deposit Box, in case of box damage, the Client shall cover expenses for replacement of lock to the Safe Deposit Box and replacement of the Deposit Box.

ARTICLE 6. CHANGE OF REGULATIONS

6.1 The Depositary reserves right to make amendments to these Regulations due to important reasons.

6.2 Among the important reasons are:

6.2.1 change of generally applicable provisions if due to this change the Depositary is legally obliged to change the Regulations;

6.2.2 change in IT-systems or security systems for access to the Vault or the Safe Deposit Boxes used by the Depositary, if changes are related to the Regulations content and require change of their form;

6.2.3 court decision or administrative decision, if the Regulations contain provisions similar to those established by court or other body, which due to content of court order or decision require to change the Regulations;

6.2.4 administrative or judicial interpretation of resolutions, if they refer to topics covered by these Regulations. And as a result of such resolution it is required to change the Regulations, if resolution is aimed at change of the Regulations content according to administrative or judicial resolution;

6.2.5 necessity to change obvious mistakes or technical mistakes or fill gaps and inaccuracies in the Regulations, which cannot be eliminated as a result of interpretation of its provisions.

6.3 Amended Regulations are obligatory for the Client from the moment amendments are made, if the Depositary submits such amendments to the Client in written form to specified e-mail address not later than one month before expected effective date, by providing information in this letter, and the Client has not terminate an Agreement before this date.

6.4. In case if the Client is not consent to amending the Regulations, he has right to terminate the Agreement before the effective date of amendments. The Agreement termination shall be prepared in written form, otherwise it is considered invalid.

6.5. In case of the situation described in paragraph 6.4, the Depositary shall reimburse the Client with proportionate part of Depositary's proceeds for the actual Safe Deposit Box Rent Period. For payment calculation, it is considered that year has 360 days, month has 30 days.

ARTICLE 7. TERMINATION OF AGREEMENT

7.1. Termination of the Safe Deposit Box Rent Agreement may be as a result of: expiry of period for which it was concluded, initiative of the Client or submission of application by the Depositary on early termination of the Agreement due to violations of the Rent Regulations by the Client.

7.2. 5 days before expiry of the Safe Deposit Box Rent period, the Depositary shall inform the Client about expiry of the Agreement and ask to remove the Deposit.

7.3 The Client undertakes to clear the Safe Deposit Box and return undamaged keys and electronic cards not later than the last day of the Rent period which was paid for. If the Client does not return two copies of keys and all electronic cards, he has to pay additional fees for changing the lock of the Safe Deposit Box or issuing an additional electronic card, in the amount corresponding to the Price-list.

7.4. If the Client does not come to remove the Deposit during 30 days from the moment of Rent expiry of the Safe Deposit Box, the Depositary may perform Emergency opening of the Safe Deposit Box. This process shall be video recorded. In this case, the Depositary at his discretion and at Client's expense, has the right to:

7.4.1. submit an application on consent to put the Deposit to deposits in judicial system and, in case of court approval, to place the Deposit at court deposit disposal; or

7.4.2 sell the Deposit at an auction in order established by law. Such auction shall be performed under the supervision of bailiffs or notary;

7.4.3 in case of non-negotiable deposits (that don't have commercial value or of low commercial cost) the Depositary can liquidate the object of the Deposit after 6 month of Safe Deposit Box Rent expiry. Corresponding protocol shall be prepared after this actions.

7.5. If the Client does not remove the Deposit from the Safe Deposit Box and does not return box before the end of the Rent Agreement, he will be obligated to reimburse costs for using the Safe Deposit Box after expiry of the Agreement, calculated as follows: 500% of the monthly payment specified in the Price-list for each 30 days of the Deposit storage after expiry of the Rent Agreement.

ARTICLE 8. PRIVACY POLICY

8.1 Upon conclusion of the Agreement, the Client agrees to put his personal data in the Depository database effectively giving consent to processing of Client's personal data for purpose of the Agreement implementation.

8.2 Personal data is used only for implementation of the Agreement and shall not be available to other parties, except as provided in paragraph 8.3 of the Regulations.

8.3 Client's data can be used only upon official request of government authorities according to applicable regulations of Polish legislation.

8.4 The Client has the right to check accuracy of his personal data and to check its alteration after prior submission of written application.

8.5 Personal data is stored according to rules and requirements stated in provisions of Polish legislation.

8.6 The Depository shall ensure confidentiality of his Client's data as well as content of the Safe Deposit Boxes, provided that the Client will follow all the rules stated in these Regulations and Agreement.

8.7 Personal data is processed for the purposes of:

8.7.1 proper establishment, formation, change, solution and implementation of services offered by the Depository;

8.7.2 examination of complaint and reimbursement of fees in case of early termination of the Agreement.

8.8 Client's data will be processed by the Depository - NPS S.A. based in Wrocław (address: 52 Krakowska St., Wrocław, 50-425), registered in Entrepreneurs Register of District Court for Wrocław-Fabryczna, VI Commercial Division of National Court Register, KRS No. 0000696611, Code: 367949932, TIN: 8992825155.

8.9 In case of the Agreement termination by the Client, the Depository shall immediately delete Client's personal data upon customer request.

ARTICLE 9. FINAL PROVISIONS

9.1. The Regulations and Agreement as well as the Price-list represent entire agreement between parties.

9.2. By concluding the Agreement, the Client agrees to put the Deposit in accordance with provisions of Article 306 § 1 of the Civil Code, on bail, in order to fulfill requirements provided by the Client to the Depositary, which arise from provisions of the Agreement or these Regulations. The Depositary may be satisfied as a pledgee by means of the pledged Deposit selling at an auction, which will be carried out by a notary or bailiff or in an executable manner.

9.3 If any provision of the Agreement or Regulations is considered invalid, other provisions remain in force. This means that they remain obligatory if circumstances do not indicate that the parties would not enter into the Agreement if they had known about the invalidity of this provision. An invalid provision with the consent of both parties can be replaced by relevant decision.

9.4 These Regulations are submitted to the Client before the Agreement conclusion.

9.5 In case of conflict between content of the Regulations and Agreement, provisions of the Agreement shall prevail.

9.6 In matters not covered by the Agreement, provisions of the Civil code and other legal regulations shall be applied.

9.7. All disputes related to implementation of the Agreement, except for cases when the Agreement is concluded by Consumer, are recognized by the Court appropriate for the registered office of the Depositary.

9.8. All alterations of the Agreement shall be made in written form.

9.9. The Regulations content is obligatory to the Client from the moment of the Agreement signing.

9.10 The Client undertakes to keep all information regarding storage terms and security of the Deposits in the Vault confidential.

9.11 These Regulations become effective on December 11, 2017.

Wrocław, November 15, 2017

NPS S.A. President of the Board