Ordinance No. 15/2010
of the President of the National Bank of Poland
of 15 July 2010
on the method of numbering banks and bank accounts


Title 1
General provisions

§ 1. The Ordinance sets forth the method of numbering banks and their organisational units as well as the manner of numbering bank accounts operated at banks.

§ 2. Wherever used in this Ordinance, the following terms shall have the following meaning:
1) bank – a domestic bank, a branch of a foreign bank, a branch of credit institution or the National Bank of Poland, hereinafter "NBP";
2) bank organisational unit – the head office of a bank and its organisational units exchanging payment orders under interbank clearing and settlements.

Title 2
Numbering banks and their organisational units

§ 3. 1. Numbers of banks and their organizational units shall be assigned by the Payment Systems Department of the NBP, hereinafter referred to as the "DSP", within 14 working days from the date of receipt of an up-to-date, certified copy of an excerpt from the National Court Register and a completed "Register Chart", modelled on the specimen contained in Annex No. 1 hereto, submitted by the head office of a domestic bank, an affiliating bank in the case of a cooperative bank, a branch of a foreign bank, a branch of a credit institution, subject to subparagraphs 2 and 3.

2. In addition to the documents specified in subparagraph 1, a domestic bank or a branch of a foreign bank shall submit a certified copy of authorization to establish a bank or a bank branch respectively, while a branch of a credit institution shall submit a certified copy of a letter from the Polish Financial Supervision Authority confirming the completion of the proceedings referred to in Art. 48l of the Act of 29 August 1997 – the Banking Law.

3. The head office of a domestic bank for bank organisational units and an organisational unit of the NBP shall only submit a completed "Register Chart".

§ 4. 1. The number assigned to a bank is a unique bank identifier composed of three digits, and in the case of a cooperative bank – of four digits.
2. The number assigned to a bank organisational unit used to identify units in interbank clearings, hereinafter referred to as the "sort code", is unique and consists of eight digits. The first three or four digits in the code are a bank identifier, the next four or three are a sequential code, while the last one is a check digit calculated according to the formula specified in Annex 2 to the Ordinance.

§ 5. 1. The DSP shall keep, update and make public, in particular through the NBP website, the register of bank numbers and their organisational units, hereinafter referred to as "the register".

2. The register contains, in particular, the names and contact details of banks and their organisational units, which have been assigned the number referred to in Article 4 sub-par. 2.

§ 6.1. Where the data contained in the "Register Chart" have been changed, the head office of a domestic bank – in the event of domestic banks and their organisational units, or an affiliating bank in the case of a cooperative bank, a branch of a credit institution, a branch of a foreign bank and an organisational unit of the NBP shall promptly forward "the Register Chart" containing up-to-date data to the DSP.

2. In justified cases, upon a prior consent of the DSP, a bank is permitted to forward information about the change of data in manner other than that specified in subpara. 1.

§ 7. The bank number or the sort code shall be deleted from the register at the request of the bank and after the receipt of the "Register Chart" by the DSP or on the DSP’s own initiative when it has received a document constituting the legal basis for such deletion.

§ 8.1. In the event of a merger of banks, the acquiring bank shall forward to the DSP a certified copy of authorization for the merger of banks issued by the Polish Financial Supervision Authority, up-to-date copies from the court register including information concerning the merger of the banks and deletion of the acquired bank.

2. In the event referred to in subpara. 1, the number of the acquiring bank shall become the number of the merged bank.

§ 9. The DSP shall amend the register within 14 working days from the receipt of an updated "Register Chart", information referred to in §6 subpara.2, or documents referred to in § 7 or § 8.

Title 3
Numbering bank accounts

§ 10. Banks shall number bank accounts that they operate by assigning to them a unique Bank Account Number, hereinafter referred as the "NRB", or a unique International Bank Account Number, hereinafter referred to as the "IBAN".

§ 11. NBR shall be made up of twenty-six digits, where
1) the first two are check digits calculated by the bank operating a bank account;
2) the subsequent eight digits are a sort code;
3) and the last sixteen digits are a sequential number of the bank account assigned by the bank operating the account.

§ 12. IBAN shall be made up of twenty-eight characters, where
1) the first two are Poland’s country code "PL";
2) the subsequent twenty-six characters are the NRB.

§ 13. The banks participating in interbank clearings and settlements shall verify the check digits, referred to in § 11 subpara. 1.
§ 14. The composition and elements of the NRB and the IBAN as well as the method of calculating and verifying the check digits are defined in the Polish Standard PN-F-01102 “Banking and related financial services – the national bank account number (NRB) – elements and principles of its development”.

§ 15. 1. In the event of a merger of banks the acquiring bank may retain the bank numbers operated by the acquired bank.

2. In the event of acquisition of a banking undertaking or an organised part thereof by a bank or where a bank is divided on the basis of article 529 (1) (4) of the Act of 15 September 2000 - The Commercial Companies Code (Journal of Law No. 94, item 1037 as amended1) the acquiring bank may keep the numbers of bank accounts operated by the bank-transferor or the divided bank for a period agreed with the DSP.

3. In order to make the arrangement specified in par. 2, the acquiring bank shall forward to the DSP a written request together with certified copies of the authorisation granted by the Polish Financial Supervision Authority, an up-to-date excerpt from the court register as well as arrangements between the acquiring bank and bank-transferor or the divided bank, and between the acquiring bank and an entity operating the payment system in which it participates.

§ 16. In order to identify bank accounts in interbank settlements the NRB or IBAN shall be used, as set by the requirements defined in payment systems used by the bank to perform settlement or the conditions specified in agreements made between the bank and another bank or an entity participating or intermediating settlement.

Title 4
Final and transitional provisions

§ 17. 1. Bank identifiers on the basis of the existing provisions shall become numbers of banks on the date of entry into force of this ordinance.

2. If based on the existing provisions the acquiring bank has maintained designations of bank accounts and uses different bank identifiers, the identifier of the acquiring bank shall become the bank number.

§ 18. Numbers of organisational units and bank accounts assigned before the entry into force of the present ordinance shall remain valid.

§ 19. The following ordinances of the President of the National Bank of Poland are hereby repealed:


§ 20. The ordinance shall enter into force on 2 August 2010.

The President of the National Bank of Poland

SPECIMEN

REGISTER CHART

Reference: ☐ establishment of a bank, ☐ establishment of a new unit, ☐ amendment of data, ☐ termination of bank activity / sort code deletion

I. Bank number: __________________________

II. ☐ Letters identifying the bank: __________________________

III. Sort code: __________________________

IV. ☐ Affiliating bank number: __________________________

V. ☐ BIC: __________________________
☐ BIC SEPA: __________________________

VI. Date: ☐ commencing operations ☐ sort code deletion ☐ completion of bank operations

☐ Year __________ ☐ Month __________ ☐ Day __________

VII. 1. ☐ Name of the bank: __________________________

2. ☐ Name of the organisational unit/ commercial name of the bank: __________________________

VIII. ☐ Postal address/ ☐ Address for correspondence:

Street and number __________________________

Town __________________________

Postcode __________________________

Post __________________________

POB __________________________

POB code __________________________

Powiat __________________________

Province __________________________

IX. ☐ Telephone, fax:

Area code __________________________

Telephone contact numbers: __________________________

Telephone numbers to the bank’s management authorities: __________________________

Fax: __________________________

X. ☐ Bank website address: __________________________

Date of completing the form __________________________

Details of the contact person __________________________

Telephone: __________________________

E-mail address: __________________________

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Signature(s) of authorised person(s)
Explanatory notes completing the "Register Chart"

Seal – an official seal with the name, and contact details of the bank forwarding the "Register Chart"
Reference - tick the box as appropriate ☒.
In addition, in the case where:
- a domestic bank, a branch of a credit institution or a branch of a foreign bank is established, complete sections II, IV-X,
- a new unit is established, complete sections I, IV-IX,
- there is change of data, complete sections I, III, and accordingly sections IV and VI, as well as sections referring to notified changes. In addition, you should tick the box ☒ next to the sections where amendments have been made to previously furnished data.
In the event of a merger of banks, the chart relating to the sort code of the acquired bank shall be completed by the acquiring bank,
- a bank has terminated its operations/a sort code, complete sections I, II, VI and sections IV and VII, respectively.
Bank number - number of a domestic bank, a branch of a credit institution or a branch of a foreign bank (indicate the assigned 3 or 4-digit number).
Letters identifying the bank - provide the unique symbol composed of maximum 6 characters. Small and capital letters may be used.
Sort code - sort code assigned to an organisational unit made up of a 3-, 4-digit code* identifying the bank (identifier), 4- or 3-digit sequential number and a check digit.
Affiliating bank number – it applies to a cooperative bank if the bank is affiliated.
BIC – (Business Identifier Code) bank code assigned by SWIFT to denote a unit or used by the organisational unit concerned in payment settlements.
BIC SEPA – a bank code assigned by SWIFT, used in SEPA (Single Euro Payments Area) transaction, to denote the unit or used by the organisational unit concerned in payment settlements.
If BIC SEPA code is the same as the one indicated in the BIC box, repeat the code.
Date – tick the appropriate box and put in the date. The date of commencing operations shall be understood as the date specified by the bank, from which the bank or organisational unit intends to start operational relationships with clients. The date of terminating bank activity shall be understood as the date of finishing operations with clients. The date of deleting the sort code shall be understood as the date starting from which the sort code shall no longer be used in interbank clearings.
Name of the bank – the name of the bank shall be entered in accordance with the record in the court register. If the name or the form of the name entered in the court register is different from the name given in the bank statutes, enter the name of the bank as provided by the bank statutes with due observance of the characters appearing in the bank statutes.
Where the bank uses a name different from the one appearing in the court register (commercial name), it is possible to provide this name in section VII.2.
Name of the organisational unit/ commercial name of the bank – provide it without the name of the bank from section VII.1 – e.g. 1st Branch, Head Office, etc. – or possibly where the data apply to the bank, the trade name of the bank other than the name in the court register.
Postal address – provide the address of the bank or organisational unit. In the case of a bank, it shall be entered in accordance with the entry in the court register. The name of the powiat may be verified by the DSP against the official list of powiats. The DSP may verify whether the address indicated corresponds to the actual one.
Correspondence address – a bank/organisational unit address used for correspondence other than the address appearing in the court register should be indicated.**
Telephone, fax – in the case of a bank provide generally available telephone contact numbers to the bank and to the bank’s management authorities. In the case of an organisational unit, provide generally available telephone contact numbers to the unit. Telephone contact numbers to the bank’s management authorities will not be published in registers.
The bank internet site – it is optional address of the Internet site.
Date of completing the chart – the date when the "Register Chart" was completed.
Details of the contact person – telephone number and possibly an email address to the person that may provide the DSP with explanations concerning the transmitted data.
Signature(s) of authorised person(s) – the Chart shall be signed by persons authorized to sign documents on behalf of the bank in accordance with the bank’s internal regulations.

* Please note that a 3-digit bank identifier or a 4-digit cooperative bank identifier is assigned only at the time when an organisational unit or a cooperative bank is established.
** This field is optional. Where the field is filled in and it is required to complete yet the field “Postal address”, use an additional copy of the “Register Chart”.

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Calculation of the sort code check digit

1. The check digit is the result of mathematical transformation of the preceding digits in the number with the modulo 10 method, i.e. the method of linking a bank unit number with the system of check digits, relying on the application of multiples /weights/ in a repeated sequence 3, 9, 7, 1 while dividing by /modulo/ 10 for the remainder 0, according to the formula:

\[ K = 10 - \left( \sum_{i=1}^{7} x_i y_i \right) \mod 10 \]

2. The distribution of weights shall be as follows:

<table>
<thead>
<tr>
<th>Item (i)</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Digit (x)</td>
<td>W</td>
<td>W</td>
<td>W</td>
<td>W/J</td>
<td>J</td>
<td>J</td>
<td>J</td>
<td>K</td>
</tr>
<tr>
<td>Weight (y)</td>
<td>3</td>
<td>9</td>
<td>7</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>7</td>
<td>1</td>
</tr>
</tbody>
</table>

W - digit of the code identifying the bank (identifier);
J - digit of the sequential number;
K - check digit.

3. Verification of the check digit is done by the application of the formula:

\[ \left( \sum_{i=1}^{8} x_i y_i \right) \mod 10 = 0 \]