

## Communication to banks' customers regarding the electronic mail service

On 5 October 2021, the Act of 18 November 2020 on the electronic mail service (Polish: *Ustawa z dnia 18 listopada 2020 r. o doręczeniach elektronicznych*) entered into force.

The Act introduces, among other things, a **public service of serving registered electronic mail [1]**, which allows receiving and sending correspondence by electronic means without the need to use paper versions of documents, including:

- sending data by electronic means,
- obtaining evidence for sending and serving data,
- protecting transmitted data against loss, theft or alteration.

The Act requires banks to:

- 1) have an email address for the electronic mail service [2],
- 2) have a mailbox for the service [3], and
- 3) enable their customers to contact the bank via this channel in the cases provided for in the Act.

**Banks need to comply with this obligation before 1 October 2022. Banks must communicate their email address for the electronic mail service to customers not later than 30 September 2022.**

Only those customers who will have their address and a mailbox for the electronic mail service will be able to contact the bank via the electronic mail service.

Use of the electronic mail service by customers **is not obligatory**. This means that the electronic mail service will be an additional and not the only channel of contact with the bank — you will still be able to contact the bank by traditional paper correspondence as well as through electronic banking systems and by visiting your banks' branches in person.

More information may be found at **the government's website: <https://www.gov.pl/web/e-doreczenia>**.

**[1] a public service of serving registered electronic mail:** a service which allows data to be sent between third parties by electronic means and provides evidence associated with the use of transmitted data, including evidence of sending and receiving data, and protects transmitted data against the risk of loss, theft, damage or any unauthorised alteration; the service is provided by a designated operator whose role is to ensure a secure and effective exchange of mail between the service users.

**[2] an email address for the electronic mail service:** an electronic address of a user of a public service of serving registered electronic mail, a public hybrid service or a qualified service of serving registered electronic mail, which allows unambiguous identification of the sender or receiver of the data transmitted as part of those services.

**[3] a mailbox for the service:** a tool that allows sending, receiving and storing data as part of a public service of serving registered electronic mail.