BankLicenseWiki
The free, sourced encyclopedia of banking licenses
banklicensewiki.com

Terms of use

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These terms govern the use of banklicensewiki.com (“the Service”), operated by the operator of banklicensewiki.com (“we”). They also serve as the rules for services provided by electronic means (regulamin świadczenia usług drogą elektroniczną) under Article 8 of the Polish Act of 18 July 2002 on providing services by electronic means.

1. Services

We provide, free of charge: (a) access to informational articles about banking licenses, depositor protection and related topics; (b) on-site search; (c) a form for suggesting edits and reporting content. No account or registration is required.

2. Technical requirements

To use the Service you need an internet-connected device and an up-to-date web browser. JavaScript is optional; without it, search suggestions and some menus are unavailable, but all articles remain readable.

3. Start and end of use

An agreement to use the Service is concluded when you open any page and ends when you leave the Service. You may stop using it at any time.

4. Information only, not advice

Articles are general information. They are not legal, tax, accounting, financial or investment advice, and they are not a recommendation to use, or avoid, any bank. They may not reflect the latest changes in law, capital requirements or fees. Always confirm requirements with the

regulator concerned or a qualified adviser before acting. Within the limits allowed by law, we are not liable for decisions made on the basis of the content. Nothing in these terms limits liability that cannot be limited under applicable law, including consumer law.

5. Prohibited conduct

You must not supply unlawful content to us, attempt to disrupt or overload the Service, or scrape it in a way that harms its operation. Reading, quoting and linking to the content are welcome.

5a. Suggestions and reports

You can propose corrections or report problems with “Suggest an edit” on any article. By sending a suggestion you:

- confirm that it is accurate to the best of your knowledge and that you have the right to share it;
- grant us a free, non-exclusive, worldwide, perpetual licence to use, adapt and publish it, in whole or in part, as part of the Service;
- agree not to include other people's personal data, confidential information or unlawful content.

Suggestions are not published as written. Editors check them against their sources and decide whether and how to change an article. We are not obliged to accept a suggestion. If you ask to be credited and your suggestion is accepted, your name may appear on the article.

Reporting illegal content. Choose “Report illegal content” in the same form. To comply with Article 16 of the EU Digital Services Act, your notice must explain why you believe the content is illegal, identify the page and passage, include your name and email address, and confirm that it is made in good faith. We confirm receipt, assess the notice diligently and objectively, and inform you of our decision.

6. Intellectual property

The text, design and compilation of the Service are protected by copyright. You may quote short passages with attribution and a link to the source page. Flags, coats of arms and fonts are used under their own licences; see Image credits. National symbols are shown for identification only and do not imply endorsement by any government.

7. External links

We link to official regulators and registers and other sites for your convenience. We are not responsible for their content or availability.

8. Complaints and reports

You can submit complaints about the Service, and reports of inaccurate or illegal content, with “Suggest an edit” on any article or using the contact details in the Legal notice. Please include the page address and a description of the problem. We will answer within 14 days. Reports of illegal content are handled in line with the EU Digital Services Act; see the Legal notice for our point of contact.

9. Personal data

See the Privacy policy.

10. Changes

We may change these terms for important reasons, such as changes in the law or in the Service. The current version is always published on this page with its effective date.

11. Governing law

These terms are governed by the law of Poland. If you are a consumer, you also keep the protection of the mandatory rules of the country where you live.

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