



Information on the Instructions in case of death

Informacja o Dyspozycji na wypadek śmierci (EN)

Please be advised that you can place Instructions in Case of Death for a personal account or deposit (individual account). This ensures that, in the event of your death, we will pay the money from your account or deposit to the people named in these instructions. Instructions in Case of Death can be submitted by an adult account holder.

Legal basis

The text of Article 56 of the Banking Law which govern matters related to instructions placed in case of death:

1. The holder of a savings account, savings and settlement account or savings term deposit account may instruct the bank in writing that after his/her death a specified sum of money be paid from the account to persons indicated by him/her: spouse, ascendants, descendants or siblings (Instructions in case of death).
2. The amount of the payment referred to in section 1, regardless of the number of instructions given, may not be higher than twenty times the average monthly remuneration in the enterprise sector excluding payments of profit bonuses, as announced by the President of the Central Statistical Office for the last month before the account holder's death.
3. Payment instructions in case of death may be changed or revoked at any time by the account holder in writing.
4. If the account holder has issued more than one instruction in case of death, and the total amount of instructions exceeds the limit referred to in section 2, the instruction issued later takes precedence over the instruction issued earlier.
5. The amount paid under section 1 shall not be included in the inheritance left by the account holder.
6. Persons to whom sums have been paid pursuant to the instructions in case of death in violation of section 4 shall be liable to reimburse such sums to the account holder's heirs.

To submit Instructions in Case of Death, please visit a banking outlet – meeting place.

There is a fee for submitting Instructions in Case of Death, as indicated in Table of Fees and Commissions of ING Bank Śląski S.A. for natural persons.

