

Dear Sir or Dear Madam ,

We would like to inform you that as of 15 October 2014 ING Bank Śląski S.A. introduces changes in The General Conditions of Opening and Maintaining Bank Accounts in ING Bank Śląski SA:

1. Article 15 and section 4 and point 5) shall read:

4. ING Bank has the right to terminate the Agreement for a valid reason, in particular in the case of;
- 5) placing the Account Holder on the Polish Financial Supervision Authority's Public Warning List

2. Article 17 shall read:

2. "ING Bank provides services upon fulfilling the required recommendations published on ING Bank's websites. In particular, ING Bank defines the scope of banking activities and services related thereto, as well as other services, which can be performed or provided through the System."

3. Article 22 – add new sections:

1. Submitting by ING Bank and the Client of any representations, including but not limited to submitting by the Client of a Registration Application, Authorised Representatives Rights Form, Agreement conclusion, conclusion of other agreements concerning banking activities or other services provided by ING Bank, and any amendments thereto, as well as submitting by the Client any representation connected to the banking activity, other service performed by ING Bank or the activity connected to securing ING Bank's receivables under the banking activity pursuant to provisions of the Civil Procedure Code under the bank enforcement title, may be effected via the System, in particular as regards placing electronic signatures. The provisions of Article 66(1) §1-3 of the Civil Code shall not apply to the offers and agreements concluded in that manner with the entities being entrepreneurs.
2. A representation to be made via the System shall be signed by the Client and by ING Bank electronically. Placing the electronic signature by a representative of the Client and/or ING Bank consists in providing the forename and surname of the representative and attaching his or her unique identification data thereto, these being the individual identifier assigned to individual persons acting on behalf of the Client and/or ING Bank explicitly identifying this representative.
3. Subject to provisions of the Agreement, any and all representations made electronically via the System, pursuant to Article 7 of the Banking Law Act, meet the requirements of the written form also when the written form of the banking activity performed or other representation made was reserved or else null and void."

4. Article 22 - Section 4 was removed.

5. Article 22

Because of the addition of the new sections, previous sections numbered from 1 to 3 get new numbers from 4 to 6 respectively.

6. Article 34 section 4 shall read:

4. "ING Bank shall inform the Account Holder about the changes in way as described in §33, Section 1 not later than one month prior to the proposed date of their taking effect with the proviso of Section 4."