

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 Terms and Conditions of Payment Services in ING Bank Śląski S.A.:

1. Article 7 section 2 shall read:

“To provide the Funds necessary to process the Payment Order including all necessary costs connected with the processing on the Processing Day, in hours for making individuals Payments Orders at the latest, as described in Chapter VI herein.”

2. Article 13, item 3 shall read:

“the amount of Payment Order exceeds the Available Balance on the Processing Day, in the hours for making individual Payment Orders, as described in Chapter VI herein,”

3. Article 25, section 2 shall read:

“ING Bank replies to a filed complaint in a manner described in §6, not later than within 30 calendar days upon its receipt, and in the case of complaints concerning Payment Transactions executed with the use of a Payment Card, not later than within 60 calendar days. For reasons independent of ING Bank the reply deadline may be extended.”

4. Article 32, section 3, adding point 6)

“there is a justified suspicion that transaction execution could expose the ING Bank to the risk of international sanctions”.

5. Article 33, section 2 shall read:

“ING Bank communicates changes in a manner described in §6 section 1; however, no later than one month before the proposed effective date of the change, save for section 5.”