

We kindly inform you that the General Terms and Conditions of Payment Services at ING Bank Śląski S.A. shall be amended as of 02 January 2015 as presented below:

1. §13 section 12 shall read:

“in other cases justified by the regulations of the law, in particular counteracting money laundering and financing of terrorism, as well as the internal regulations of ING Bank, in particular in the cases referred to in §32 section 3.”

2. §25 shall read:

- 1) “Any complaints concerning the Payment Transactions that the Client wants to make must be submitted in writing at a Branch of ING Bank, through the available Electronic Banking System or by telephone to the unit dedicated to contacts with Clients, the numbers of which are available on the websites of ING Bank.
- 2) ING Bank will answer the complaint in writing or in another form agreed on with the Client on terms and conditions provided in §6 without undue delay, however not later than within 30 calendar days as of its receipt.
- 3) Should it be reasonably impossible to provide the response within the deadline specified in section 2, ING Bank:
  - explains the reasons for the delay,
  - indicates the circumstances that need to be established,
  - indicates the expected date for providing the response which cannot exceed 90 calendar days as of the complaint receipt.”

3. §43 sections 3 and 4 shall read:

“3) The Parties mutually agree that it is possible to apply one of the three cost options – OUR, SHA or BEN (fees covered by the Payee) – to transactions other than those referred to in sections 1 and 2 hereof. Should the BEN option be applied, ING Bank shall diminish the Payment Order amount by payable fee.

- 4) ING Bank will charge the account of the Payer (the one from which the Payment Transaction has been performed), as the fee incurred by the Payer under OUR option, with the amount set by the Payee’s bank, immediately after receiving the relevant request for payment.”