

Please be informed that as of 16 July 2015, the banking regulations will be amended as follows:

- „**the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.**” will be amended,
- „**the General Terms and Conditions of Payment Services in ING Bank Śląski S.A.**” will be withdrawn and its provisions will be incorporated into the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.,
- a new document will be introduced: „**Announcement to the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.**” which contains information related to:
  - the rules of executing payment orders, including cut-off times for delivering payment orders to ING Bank,
  - rules of executing cash payment instructions,
  - rules of executing payment orders to 24-hour accounts,
  - complaint delivery channels,
  - telephone numbers and addresses for contacting ING Bank,
- Change in **General Conditions of issuing and use of payment cards issued by ING Bank Śląski S.A.** in order to remove reference to withdrawn **General Terms and Conditions of Payment Services in ING Bank Śląski S.A.**

The amendments introduced are the effect of our continuous efforts on perfecting the ING Bank's offer or are due to the need to adjust banking regulations to the amended universal laws.

Below you will find a summary of key amendments to the new **General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.:**

- indicating obligations of ING Bank with regard to identification and reporting the information on assets held by persons/entities subject to tax obligation in the USA (the so-called FATCA obligations), to domestic tax authorities (§4),
- information for the Account Holder on gathering and processing by ING Bank the Account Holder's data from publicly available sources,
- information for the Account Holder on gathering and processing by ING Bank, in line with the provisions of the Act on Personal Data Protection, of the Account Holder's (sole traders and civil law partnerships) personal data from publicly available sources, including but not limited to the information provided by the Central Registration and Information on Business kept by the Ministry of Economy pursuant to the Act on Freedom of Economic Activity of 02 July 2004 (§5),
- addition of product withdrawal from the ING Bank offer to the list of material reasons for Bank Account Agreement termination (§16),
- clarification of ING Bank policy as regards the use of cookies in the internet banking system (§46),
- addition of the option of treating the approval schemes and rights to Applications in the internet banking system as equal to the proxy (authorisation) to make declarations in the written form for the selected types of Applications (§47.6),
- definition of the minimum system requirements necessary for launching the internet banking system (§48),
- information of the scope of using the data gathered by ING Bank from the Users of the internet banking system, such as e-mail address and mobile phone number (§51),
- clarification of the functioning of internet banking system in the case of sending multiple Payment Orders by the User at the same time, without introducing an additional SMS Code required in the System (§58), and
- shortening the period for informing the Account Holder about the amendments applied to the General Conditions to 14 days (§64).

The consolidated text of the General Conditions as well as the Announcement are available on [www.ingbank.pl](http://www.ingbank.pl).

Should you have any questions, please contact ING Business Center at 801 242 242 or + 48 (32) 357 00 24.