

Changes in the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A, effective from 5 October 2015.

Change: Section 6, paragraph 3 - adding a record about the need to remove the user from the system, in the case where a person has lost the power of attorney to the accounts:

3. The Account Holder is obliged to immediately notify ING Bank, in writing or in any other manner acceptable by ING Bank of any change of persons authorized to use the Bank Account made available by ING Bank form, in particular the need to remove a person as a system user.

Paragraph 16 - change to the provisions on terminating the bank account agreement by ING Bank exclusive of the cases when ING Bank may terminate the bank account agreement without keeping a one-month notice period:

4. ING Bank has the right to terminate the Agreement, with a notice period referred to in paragraph. 3, for an important reason, especially in the case of:
 - 1) lack of activity on the account for 3 months (excluding periodical interest accrual)
 - 2) starting the process of liquidation of business of the Account Holder,
 - 3) failing to fulfill the obligations referred to in par. 4 section 8 of these Regulations, including failing to provide required documents and information,
 - 4) placing the Account Holder on the "List of public warnings of Financial Supervision Commission
 - 5) withdrawing the product from the offer of ING Bank.
5. ING Bank has right to terminate the Agreement, without keeping the notice period, in case of:
 - 1) maintaining an unauthorized Debit Balance in the Account, for more than 1 month
 - 2) keeping a debt collection seizure in the account for a period exceeding six months, while no payments have been credited on the account
 - 3) obtaining by ING Bank information justifying the suspicion of committing a crime by the Account Holder, including crime using Account or crimes against ING Bank
 - 4) failure by the Account Holder to provide information necessary to run the Account or or providing false or inconsistent data, the content or nature of which could persuade ING Bank to not conclude the Agreement or change its terms, including the use of outdated, untrue, changed or forged documents, and documents whose expiry date has passed, by the Account Holder.
 - 5) failure to follow the provisions of Agreement or the Regulations by the Account Holder.
6. The Agreement may also be terminated as arranged by Parties.
7. Termination of the Account and any change to the Account Agreement shall be made in writing, with reservation to the opportunity of terminating or amending the Agreement via the System - if ING Bank provides this way of terminating or amending the Agreement. In the event the Agreement is terminated for the reasons set out in paragraph 5, ING Bank has no obligation to notify in writing the Account Holder of this fact.

Change: Section 47 paragraph. 2 is replaced by - shortening the time from 7 to 3 days:

Change: Section 48 paragraph. 1 and 2 are replaced - shortening the time from 7 to 3 days:

Change: Section 51 paragraph. 6 reads as follows - enabling the use of a mobile phone number and an e-mail to contact ING Bank :

6. Every System User gives ING Bank their e-mail address and mobile phone number which can be used by ING Bank also for the purposes defined in § 63.

Change" section 63 paragraph 1 – add new means of communication:

c) electronic mail

Change: Section 63 paragraph. 2 and 3 to replace the phrase "The parties may agree" to "The parties agree"

Add a new paragraph 67 is added - information about BFG:

1. The protection of funds in the Account of the Account Holder is guaranteed by the Bank Guarantee Fund in the area and to the amount specified in the Act on this fund. Information on the Bank Guarantee Fund is provided in the Annex to these Regulations. Changing the Act on this fund results in a change to the information
2. Change to the Annex to the General Conditions, resulting from changes in the Act on the Bank Guarantee Fund, does not constitute an amendment of the General Conditions. The current wording of the Annex is available from the Bank's website.

Add to the Annex to General Condition about the participation of ING Bank Śląski SA in the guarantee funds system held in bank accounts or payable due confirmed by documents issued by the banks.

The Announcement to General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A

Change: the adjustment of the provision on hours of execution - a change from 15:00 to 16:00.- relates to item:
A. Principles of executing domestic payment orders for incoming orders.