

ANNOUNCEMENT REGARDING PAYMENT CARDS ISSUED BY ING BANK

Limits for Payment Transactions

Debit Cards, Company Pre-paid Cards and Individual Payments Identification Cards

1. Daily Limit for Cashless Transactions – a determined by ING Bank and the Customer maximum daily amount of Cashless Payment Transactions in PLN, inclusive of a daily limit for:
 - a. Distance transactions – Distance Cashless Payment Transaction of the following type: telephone order, mail order, order via Internet. The limit for distance transactions cannot be higher than Daily Limit for Cashless Transactions.
 - b. Transactions effected abroad – all Cashless Payment Transactions effected in any other currency than PLN. The limit for transactions effected in any other currency than PLN cannot be higher than Daily Limit for Cashless Transactions.
2. Daily limit for Cash Transactions – a determined by ING Bank and the Customer maximum daily amount of Cash Payment Transactions, inclusive of a daily limit for:
 - a. Withdrawals effected abroad – all Cash Payment Transactions effected in any other currency than PLN. The limit for withdrawals effected in any other currency than PLN cannot be higher than Daily Limit for Cash Transactions.

Table no. 1 - Amounts of limits in PLN

Daily Limit for Cashless Transactions	Daily limit for distance transactions	Daily limit for transactions effected abroad	Daily Limit for Cash Transactions	Daily limit for withdrawals abroad
0*	0	0	0	0
500	500	500	500	500
1,000	1,000	1,000	1,000	1,000
2,000	2,000	2,000	2,000	2,000
3,000	3,000	3,000	3,000	3,000
4,000	4,000	4,000	4,000	4,000
5,000	5,000	5,000	5,000	5,000
10,000	10,000	10,000	10,000	10,000
Up to the balance amount	Up to the balance amount	Up to the balance amount		

* the PLN 0 option for the Daily Limit for Cashless Payment Transactions is possible only and exclusively in connection with the PLN 0 option for the Daily Limit for Cash Payment Transactions (the Card used only and exclusively for effecting cash deposits via a Deposit Machine).

Charge Cards and Charge Cards with Deferred Payment

1. Daily Limit for Cashless Transactions – Unutilized Card Spending Limit
2. Daily Limit for Cash Transactions – a determined by ING Bank and the Customer maximum daily amount of Cash Payment Transactions

Options that may be selected by the Customer as regards Daily Limits for Cashless and Cash Transactions are presented in Table no. 2.

Table no. 2 - Amounts of limits in PLN	
Daily limit for cashless transactions	Daily limit for cash transactions
	0
	500
	1,000
up to the amount of card spending limit	2,000
	3,000
	4,000
	5,000
	10,000