

The list of changes in the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A, effective from 17 October 2016.

Article 5 - the bank's obligation to provide information related to the obtaining data from external sources - removal section 1 and adding two new sections reading

1. In connection with the services offered by the ING Bank or in connection with the obligations thereof under the agreements entered into with the Account Holder or the laws, the ING Bank may obtain and process the personal data of the Account Holder and their representatives that can be accessed from the public databases (registers) the Account Holder has been entered into and that are maintained as per adequate laws.
2. ING Bank Śląski S.A. with its registered office at Sokolska 34, 40-086 Katowice is the personal data controller for the data obtained from the above-referred registers. These data can be processed by the ING Bank for the purpose of the banking activity, including the measures undertaken by the ING Bank on behalf of other entities, as per the ING Bank's Charter. The ING Bank may disclose personal data to eligible companies in line with the laws or based on the consent of the data subject. In the case when the data are incomplete, outdated or false, the data subject shall have a right to access and rectify them.

Article 46 - information policy within the policy the so-called cookies - change the content of section 3:

3. The Account Holder and the User accept the System Cookies Policy for the cookies used to set and maintain the Account Holder's/ User's session in the System, safeguard the System integrity and optimise the quality of the System operation and its safety. No acceptance of cookies used in the System will make each login attempt and System usage impossible.

Article 65 - clauses modification of The General Condition - adding a new section 2 reads:

2. Material reasons are understood as changes to laws concerning the activity of ING Bank, the issue by the adequate regulatory bodies of recommendations or other documents (or changes thereto) addressed to the banking market entities, changes in the ING Bank's product offer, as well as market changes affecting the Bank's activity

Article 68 – updated provisions relating to the deposit guarantee scheme – new reading:

1. The Bank Guarantee Fund secures the funds deposited in the Account Holder's account as far as and up to the amount as set by the Bank Guarantee Fund Act. The notice on the participation of ING Bank in the obligatory deposit guarantee scheme and the principles of its operations concerning the entities protected and the coverage to which one is entitled to under this scheme can be found in the Enclosure herewith ("Information").
2. Any changes to the wording of the Enclosure shall not constitute changes to the General Terms and Conditions. The updated Enclosure is made available on the Bank's website.

Annex:

NOTICE

about the participation of ING Bank in the obligatory deposit guarantee scheme and the terms and conditions of its operations, including the entities protected and the coverage to which one is entitled to thereunder

INFORMATION SHEET FOR DEPOSITORS

Deposits with ING Bank Śląski S.A. are guaranteed by:	the Bank Guarantee Fund ¹⁾
Guarantee cover:	PLN equivalent of EUR 100,000 for each depositor in one entity covered by the deposit guarantee scheme. ²⁾ - ING Bank Śląski S.A. [in appropriate cases:] uses the following trademarks [please insert all trademarks used on grounds of the same authorization]
When the depositor has more deposits with one entity covered by the deposit guarantee scheme:	all deposits in that entity covered by the deposit guarantee scheme are added up, and for this sum a PLN cap equalling EUR 100,000 is set. ³⁾
Should the depositor hold an account jointly with another person/ other persons:	the PLN cap equalling EUR 100,000 is applied separately for each depositor ⁴⁾
In the case of insolvency of the entity covered by the deposit guarantee scheme, the payment period is:	7 business days ⁵⁾
Currency of payment:	PLN
Contact:	Bankowy Fundusz Gwarancyjny Adres: ul. ks. Ignacego Jana Skorupki 4, 00-546 Warszawa Telefon: infolinia 800 569 341 Faks: 22 58 30 589 E-mail: kancelaria@bfg.pl

Additional Information:	https://www.bfg.pl/
Receipt acknowledgment by the depositor ⁶⁾	
Additional Information: ¹⁾ system under which deposits are guaranteed. The Bank Guarantee Fund is responsible for guaranteeing deposits. ^{2) 3)} General guarantee cover. Should the deposit not be available because of the entity covered by the deposit guarantee scheme not being able to fulfil its financial liabilities, the payments towards depositors are made by the Bank Guarantee Fund. The maximum total payment is the PLN equivalent of EUR 100,000 for each depositor in one entity covered by the deposit guarantee scheme. This means that to determine the amount under guarantee, all deposits with one entity covered by the deposit guarantee fund are added up. For instance, if the depositor has the equivalent of EUR 900,000 in their savings account and the equivalent of EUR 20,000 in their current account, where both these accounts are held with one entity covered by the deposit guarantee scheme, only the PLN equivalent of EUR 100,000 shall be paid. {Only in appropriate cases: } This method is applied also in case the entity covered by the deposit guarantee scheme runs activity under different trademarks. [Please enter the name of the entity covered by the deposit guarantee scheme which holds the account] operates also under the name [please enter all other trademarks of the same entity covered by the deposit guarantee scheme]. This shall mean that the sum of all funds deposited under one or more of these trademarks is guaranteed jointly up to the equivalent of 100 000 EUR in PLN. The PLN equivalent of the EUR amount is calculated as per the average exchange rate of the National Bank of Poland as at the day of the fulfilment of the guarantee condition, within the meaning of Article 2 item 10 of the Bank Guarantee Fund, Deposit Guarantee Scheme and Compulsory Resolution Act of 10 June 2016 (Journal of Laws item 996) towards a given entity covered by the deposit guarantee scheme. ⁴⁾ Cover cap for joint accounts. In the case of joint accounts, the PLN cap equalling EUR 100,000 is applied separately for each depositor. However, the deposits in the account to which two or more persons are authorised as the members of the partnership, association or organisational unit not being a legal person, whereto legal capacity is granted by a separate act, are added up for the purpose of the calculation of the PLN cap equivalent of EUR 100,000 and then treated as a single deposit of one depositor. Where the funds or receivables of a depositor being a natural person come from the 1) payable divestment of: a) a real estate with a detached house, within the meaning of the updated Building Law Act of 07 July 1994 (Journal of Laws of 2016, item 290, as amended), its part or the share therein; b) the perpetual usufruct right to a real estate with a detached house, within the meaning of the updated Building Law Act of 07 July 1994 or the share therein; c) self-contained residential premises within the meaning of the Act on the Ownership of the Premises of 24 June 1994 (Journal of Laws 2015 item 1892) being a separate real estate or the share therein; land or a share therein or the perpetual usufruct right thereto or the share therein concerning these premises. d) cooperative member's ownership right to the residential premises or the share therein – in the case when the divestment was not part of the business activity; 2) contractual or court division of property once the joint property of spouses has ceased; 3) acquisition of inheritance by the depositor, bequest or acquisition of the legitim; 4) payment of the insured sum under the life insurance agreement for the death of the insured or due to their living up to the age as set in the agreement; 5) payment of the insured sum under the accident insurance agreement for the body injury, health disorder or death of the insured as a result of an accident; 6) payment of a pecuniary bonus in line with and in the amount as set by separate laws; 7) payment of the retirement or pension bonus as referred to in Article 92 section 1 of the Labour Code of 26 June 1974 (Journal of Laws of 2014 item 1502 as amended) or other laws, in line with and in the amount as set by these laws – they are covered by the deposit guarantee scheme within 3 months from the date the funds are deposited in the account or the date of receivables, up to the amount constituting the difference between twofold PLN cap equalling EUR 100,000 and the sum of the depositor's other funds and receivables but not higher than the PLN cap equalling EUR 100,000. After this date, the depositor's funds and receivables are covered under the obligatory deposit guarantee scheme on the general terms and conditions, i.e. to the PLN equivalent of EUR 100,000. In the case the funds come from the payment of damages for a loss caused by a crime or a compensation for the injustice suffered or a compensation referred to Article 552 of the Criminal Proceedings Code of 06 June 1997 (Journal of Laws item 555 as amended), they are guaranteed in total up to 3 months from the account crediting date or from the date of the receivables. After this date, the depositor's funds and receivables are covered under the obligatory deposit guarantee scheme on the general terms and conditions, i.e. to the PLN equivalent of EUR 100,000. For more information go to https://www.bfg.pl ⁵⁾ Payment The entity responsible for the payment of guaranteed funds is the Bank Guarantee Fund (address: ul. ks. Ignacego Jana Skorupki 4, 00-546 Warsaw, telephone: 22 58 30 700, 22 58 30 701, fax: 22 58 30 589, e-mail: kancelaria@bfg.pl, website: https://www.bfg.pl). The payment (PLN amount equalling EUR 100,000) is made within 7 business days from the date of fulfilment of the guarantee condition referred to in Article 2 item 10 of the Bank Guarantee Fund, Deposit Guarantee Scheme and Compulsory Resolution Act of 10 June 2016 towards a given entity under the deposit guarantee scheme. In the cases referred to in Article 30 of the Bank Guarantee Fund, Deposit Guarantee Scheme and Compulsory Resolution Act of 10 June 2016, the 7-day term may be extended.	

Should the payment not be made at that time, you need to contact the Bank Guarantee Fund as the deadline for submitting claims for their payment may fall under the statute of limitations. For more information go to <https://www.bfg.pl>.

⁶⁾ In the case the depositor uses online banking, the information sheet may be shared and its receipt may be acknowledged electronically.

Other significant information.

Generally, deposits of all individual clients and enterprises are covered by the deposit guarantee scheme. Information on exceptions applicable to certain deposits can be found on the adequate deposit guarantee scheme website. Relevant inquiries about whether certain products are guaranteed or not are handled by individual deposit guarantee scheme members as well. If the deposits are guaranteed, such an entity also confirms this fact on the bank statement.