Do situations happen when you have to pick up a guarantee from a branch or wait for a courier? Or perhaps you simply do not want to keep paper guarantees in your office?

Use e-guarantees – an innovative service with which you will substantially shorten the waiting time for the document. We deliver e-guarantees within minutes of execution by our proxies. You will see it immediately in internet banking of ING Business.

What is an e-guarantee?

This is a bank guarantee in electronic form that uses qualified signatures. In compliance with Polish law, such guarantees are treated just like paper guarantees so you may give up archiving on paper.

How to obtain an e-guarantee?

- 1. In ING Business select the tab Trade Finance and then Guarantee issue instructions.
- 2. Select "E-quarantee" in the field Method of issue. This way you will instruct us to issue the guarantee in electronic form.
- 3. You will receive the guarantee in a message sent over ING Business. In the message you will find a file in sig-sig.pdf format with the wording of the guarantee and signatures of authorised persons



This guarantee can be immediately forwarded to your counterparties.

How can your counterparty validate the authenticity of the e-guarantee?

At any time, your counterparty may validate the electronic signature under the e-guarantee at our site: www.ingbank.pl/eguarantee

On the site, you will also find a list of the Bank's proxies, authorised to sign e-guarantees. If you require the wording of the proxies' authority, let us know over ING Business. We will send you appropriate scanned documents with a message in the system.

Does your counterparty need an additional confirmation?

We will send a confirmation of guarantee issuance to your counterparty in a SWIFT message. Provide us with the SWIFT code in the message in ING Business.

Check how our e-quarantee operates and share your opinion with us.



Should you have any question, write us at to e-gwarancje@ingbank.pl or ask your Advisor.

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