

# List of amendments to Announcement of the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.

Entry valid until 30.11.2019

Entry in force from 01.12.2019

Circumstances of actual change

## Principles of Effecting Domestic Payment Instructions

- The Cut-Off Time for placing Payment Instructions by which the Payment Instruction will result in the debiting of the Payment Account on the same Business Day and transfer of the funds to the Payment Service Provider of the Beneficiary on the following Business Day.

Payment Instructions submitted after the Cut-Off Time are deemed submitted on the next Business Day.

Payment Instruction placement form	Payment Instruction type	Cut-off-time	
SWIFT message in the MT 101 format	Internal domestic transfer	by 19:00 on Business Days	Unification of Cut-off time

## Principles of Effecting FX Payment Instructions

- Refer to outgoing Payment Instructions in the currencies specified in the FX Table of ING Bank, addressed to Payment Service Providers, in PLN addressed to Payment Service Providers not running business activity in the Republic of Poland (external transfer) and to Payment Accounts at ING Bank (internal transfers).
- Cut-off times for outgoing (external) Payment Instructions for selected currencies submitted in electronic form. Urgent Payment Instructions delivered after the hour set for a given currency are effected with the Value Date of the next Business Day.

	EUR – przelew rozliczany w systemie SEPA			
No record	Value date D	Value date D+1	Value date D+2	Unification of Cut-off time
	11:30	17:00	no option	
BGN	14:00	17:00	17:00	Extending of cut-off time from 10:30 to 14:00 on Value date D.
CZK	12:00	17:00	17:00	Extending cut-off time from 10:00 to 12:00 on Value date D.

### 3) Principles of Effecting FX Payment Instructions

a) Payment order in EUR processed to the recipient bank operating in the Republic of Poland or in the territory of another Member Country or SEPA Country, settled in the SEPA (Single Euro Payments Area) system submitted by 11:30 ING Bank process for settlement on the same business day. The payment order is not treated as submitted as an urgent payment.	Unification of Cut-off time of SEPA transfers through Elixir channel with value date D.
--	---