Announcement for account holders set out in the General Terms and Conditions for the provision of services by ING Bank Śląski S.A. as part of maintaining the Account for Refugees

Komunikat dla posiadaczy rachunków określonych w Regulaminie świadczenia przez ING Bank Śląski S.A. usług w ramach prowadzenia Konta dla Uchodźców [EN]

Effective from 30 September 2026

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When we refer to a bank outlet in the Announcement in relation to a particular action – information on which outlets carry out particular actions can be found in the List of actions carried out in outlets and via the Bank's helpline. The list is available on notice boards at the outlets and on our website.

I. ACCOUNT FOR REFUGEES

1. **Account for Refugees (hereinafter: the "Account")** – a savings and settlement account in **Polish zloty** (PLN), maintained for a specified period of up to **12 months**, used for storing funds and conducting monetary settlements, with the exception of settlements arising from economic, social or union activity. The account is held for one person only (individual account) and its holder can be a **natural person** who:
   - is a citizen of Ukraine or a person without Ukrainian citizenship but residing in its territory, who has left Ukraine or is unable to return to Ukraine because of the war continuing in its territory, or cannot return to it due to the warfare there and has not resided in Poland for more than 4 months
   - is aged 18 or over and has full legal capacity.
2. A Card Agreement and an Internet Banking System Agreement are concluded together with the Account Agreement.
3. An Account may only be opened at a bank outlet providing this service.
4. Documents required by the Bank to identify and verify the client to the Bank (one of those listed):
   - biometric passport
   - traditional passport
   - residence card
   - identity document
   - Ukrainian identity card
   - Ukrainian ID card in paper form (booklet) with confirmation of assigning a PESEL number
   - certificate of identity of the Ukrainian citizen issued by Ukrainian diplomatic missions or, failing the above
   - the Diia module in the mObywatel application with confirmation of the assignment of a PESEL number

   Foreigners with non-Ukrainian citizenships, who do not have a Ukrainian identity document, are required to provide evidence that their centre of vital interests was in Ukraine before 23 February 2022.
   The Bank reserves the right to copy or scan these documents.
5. In order to identify an account representative to be appointed to the Account, the Bank requires the submission of the above documents, with the reservation that if the power of attorney is to be granted to a person other than the person indicated in section 1 of the Announcement, the following documents will be required for such a person: an identity card or a passport (issued in the country of origin) or a residence card issued by the Republic of Poland.
   The Bank may require additional documents.
6. Data and statements required by the Bank:
   - The Bank requires the account holder and the account representative to:

- provide such data as: first and last names (according to the identity document), PESEL (if assigned), type, series, number, date of issue and expiry date and country of issue of the identity document accepted by the Bank and allowing the Client to be identified, citizenship, foreign exchange status, tax status, date of birth, country and place of birth, father's and mother's first name (in the case of non-residents), mother's maiden name, full home address, correspondence address (if different from the home address), telephone number (if required for the account in question), e-mail address (if required for the account in question), provided that the account representative may only change his/her own data,
- make statements about: the method of delivery of correspondence (including account statements), the source of funds, the purpose of establishing the relationship and the transaction profile, the processing of data by ING Bank Śląski S.A. for marketing purposes, the acceptance of profiled commercial information, FATCA and CRS together with the relevant Tax Identification Number (TIN) and related to consent for behavioural verification;

- In addition to the account holder's data indicated above, the power of attorney to conclude an account agreement must contain the following data of the account representative: first and last names (according to the identity document), PESEL (if assigned), type, series, number, date of issue and country of issue of the identity document accepted by the Bank and allowing the Client to be identified, citizenship;
- The document granting the power of attorney sent by mail must contain the following account holder's data and account representative's data: first and last names (according to the identity document), PESEL (if assigned), type, series, number, date of issue and date of expiry and country of issue of the identity document accepted by the Bank and allowing the Client to be identified, citizenship;
- The document revoking the power of attorney sent by mail must contain the following account holder's data: first and last names (according to the identity document), PESEL (if assigned), type, series, number, date of issue and date of expiry and country of issue of the identity document accepted by the Bank and allowing the Client to be identified, and the account representative's data such as first and last names (according to the identity document), PESEL (if assigned).

II. PAYMENT TRANSACTIONS

7. Information about the bank outlets in which cash can be handled exclusively via ATMs and cash deposit machines (where it is not possible to make cash deposits and withdrawals at the traditional cash desk) can be found on the Bank's website.

CASH DEPOSITS

8. In the case of cash deposits to bank accounts held with the Bank, in order to ensure the security of client funds, the identity of the person submitting payment orders is confirmed on the basis of an identity document or another document allowing identification, as accepted by the Bank.

STANDING ORDER

9. The Bank offers the standing order functionality only for savings and settlement accounts in Polish zloty (PLN).

10. If the payee's bank account and the payer's account are held at the Bank, standing order transactions are executed via the Bank's IT system. If the payer's account is held with the Bank and the payee's bank account is held with another bank in the country, standing order transactions are executed through the ELIXIR system, in accordance with the KIR calendar.

11. A standing order in Polish zloty (PLN) may be placed only to accounts maintained at the Bank in Polish zloty (PLN) or to accounts maintained at other banks in the country.

12. A standing order to Social Insurance Institution accounts may only be placed via the Moje ING internet banking system.

DIRECT DEBIT

13. The Bank offers the direct debit functionality only for savings and settlement accounts in Polish zloty (PLN).

14. A direct debit transaction may only be executed only in Polish zloty (PLN).

15. If the payee's bank account and the payer's account are held at the Bank, direct debit transactions are executed via the Bank's IT system. If the payer's account is held with the Bank and the payee's bank account is held with another bank in the country, direct debit transactions are executed through the ELIXIR system in accordance with the KIR calendar.

16. The payer may submit direct debit instructions at a bank outlet or using forms issued by another bank or payee or electronically – via the Internet banking system. The Bank's current specimen forms used for direct debit transactions are displayed on notice boards at bank outlets and on the Bank's website.

III. CARDS

17. Bank issues a payment card (debit card) called VISA contactless to the Account.

18. Only one card is issued to the Account.

19. The account holder's instructions causing a new card to be issued in the physical form include the following: a change of the details to be printed on the card, replacement of the card resulting in closing of the existing card only after activation of a new card, ordering a card to replace a blocked card.

CARD BLOCKING

20. The card User may block and unblock the card via the helpline, the internet banking system or at a bank outlet providing this service.

PIN CODE

21. The PIN code is necessary for:

1) making card transactions using an ATM,

2) withdrawing cash from cash desks of banks equipped with PIN verification devices,

3) making cash and cashless transactions at merchants equipped with PIN verification devices,

4) checking the balance available on the card's account using an ATM,

5) changing the card PIN code using an ATM.

22. The card user may change the PIN himself/herself at ATMs of the Bank and of the Planet Cash network (by entering the current PIN code) and via the helpline or the internet banking system (without entering the existing PIN code).

CARD TRANSACTIONS

23.

CASHLESS TRANSACTIONS Payments for goods and services at home or abroad	**CASH TRANSACTIONS Withdrawal**	**CASH TRANSACTIONS Cashback**
Transactions made by using a card at a merchant, including self-service terminals used to pay tolls or parking fees.	Transactions involving cash withdrawals at the Bank's ATMs in PLN and at Planet Cash ATMs and at third-party ATMs in the currency that is available at a given machine.	This service allows you to withdraw cash when making cashless card payments at merchants marked with a "cashback" sign. The service is available only within the country.

24. Contactless payments on the card can be activated or de-activated through the internet banking system, at a bank outlet providing this service and via the helpline.

CARD TRANSACTION LIMITS

25. Daily limit amounts in PLN – to be selected by the Client for the Visa contactless card

Cashless transactions	**Cashless transactions abroad**	**Cash transactions**	**Cash transactions abroad**
not applicable	0	0	0
500	500	500	500
1,000	1,000	1,000	1,000
2,000	2,000	2,000	2,000
3,000	3,000	3,000	3,000
4,000	4,000	4,000	4,000
5,000	5,000	5,000	5,000
10,000	10,000	10,000	10,000
20,000	20,000	20,000	20,000
30,000	30,000	30,000	30,000
Up to the amount of the balance	Up to the amount of the balance	not applicable	not applicable

The value of foreign limits may not exceed the value of daily cash and cashless limits.

26. The transaction limits for the card can be changed at a bank outlet providing this service, through the internet banking system and via the helpline.

27. Temporary card limits may be set and shall apply for a specified period of time.

IV. IMPORTANT NUMBERS AND ADDRESSES

General helpline +48 32 357 00 69
Complaints

Phone +48 32 357 00 69
Address ING Bank Śląski S.A., ul. Sokolska 34, 40-086 Katowice, Super Circle Contact Centre

Card activation +48 32 357 00 02
Card handling +48 32 357 00 12
Card cancellation / Identity document cancellation: +48 32 357 00 12
(Charges for calls at the above telephone numbers are in accordance with operator's rates)

ANNOUNCEMENT is for information purposes only and is effective from 30.09.2026.