Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. for sole proprietorships and civil law partnerships in the segment of small and medium-sized enterprises, local government units and corporate clients

Valid from 28 April 2022

Principles of Effecting Domestic Payment Instructions

1. Outgoing
   1) Domestic Payment Instructions in PLN submitted electronically to be settled within Poland (external payments) as well as internal transfers within ING Bank (without currency conversion) are effected – result in debiting the account – in real time (24 hours 7 days a week, ,hereinafter referred to as "24/7")
   2) Domestic Payment Instructions in PLN submitted on paper as well as domestic payment instructions involving currency conversion are effected – result in debiting the account – by the cut-off times indicated below (not 24/7):

Payment Instruction placement form	Payment Instruction type	Cut-off time
paper-based at ING Bank branches	Domestic transfer	during the business hours of the Branch
electronic	Domestic transfer from foreign currency accounts and internal transfer involving currency exchange	**by 17.00 hrs** on Business Days

   3) Paper-based and electronic Payment Instructions are sent to the Recipient's Payment Services Provider only on Business Days by the cut-off times indicated in the table below. Instructions submitted on Business Days after those cut-off times will be sent to the Recipient's Payment Services Provider on the following Business Day.

Transfer type	Time	Forwarding to the clearing system
Domestic transfer (Elixir, Tax Office, Social Insurance)	14:30	on business day in 1st, 2nd or 3rd clearing session of the ELIXIR system
Urgent domestic transfer (cleared in the Sorbnet2 system)	14:30	processed in the Sorbnet2 system on the same business day
Express ELIXIR transfer	24/7	processed in real time without any time limits

   4) ING Bank processes Domestic Transfers through:
      a) the Elixir system:
         – if the Transfer amount is under PLN 1,000,000.00,
         – regardless of the Transfer Amount – Transfers to accounts of tax authorities and the Social Insurance Institution.
      b) the Sorbnet2 system – if the Transfer Amount is equal to or exceeds PLN 1,000,000.00,

c) the ING Bank internal system – regardless of the Transfer amount if both the Payer Account and the Beneficiary Account are held at ING Bank,

d) Express Elixir transfers:

– if the Transfer Amount is equal to or does not exceed PLN 100,000,

– the Beneficiary Bank is a system member and it is available when the Payment Instruction is being processed.

5) At Client's request, ING Bank processes Domestic Transfers under PLN 1,000,000.00 in the Sorbnet2 system, save for transfers to tax authorities and the Social Security Institution.

6) The Client may recall the submitted Payment Instruction subject to positive verification of such possibility by the Bank.

7) The Client cannot revoke Payment Instructions sent to accounts within ING Bank (internal transfers).

2. Incoming – ING Bank will credit the Recipient's accounts with ING immediately by the following cut-off times:

Transfer type	Time	Collection from the clearing system
Domestic Elixir transfer	11:00 15:00 17:30	1st clearing session of the ELIXIR system 2nd clearing session of the ELIXIR system 3rd clearing session of the ELIXIR system
Domestic transfer is cleared in the Sorbnet2 system	by 16:00	upon receipt of the Payment Instruction
Express ELIXIR transfer	8:00-20:00	in real time, 24/7
Blue Media transfer	8:00-20:00	in real time, 24/7
Internal transfer without currency conversion to accounts maintained at ING Bank	24/7	in real time, 24/7

Principles of Effecting FX Payment Instructions

1. For outgoing foreign currency Payment Instructions (external transfer) and to accounts at ING Bank (internal transfers):

1) Cut-Off Time for accepting Payment Instructions to debit the Client's account on the same Business Day. Payment Instructions submitted after the Cut-Off Time are deemed submitted on the following Business Day

Payment Instruction placement form	Payment Instruction type	Cut-off time
Paper-based at ING Bank branches	FX transfer	**by 14:30** on Business Days
electronic	External FX transfer	**by 17:00** on Business Days
	Internal FX transfer with currency conversion	**by 19:00** on Business Days
	Internal FX transfer without conversion	without any time limits
SWIFT message in the MT 101 format	External FX transfer	**By 17:00** on Business Days
	Internal FX Transfer	**By 19:00** on Business Days
	External domestic transfer	**By 14:30** on Business Days

	Internal domestic Transfer	**By 19:00** on Business Days

2) Cut-off times for outgoing (external) Payment Instructions submitted electronically for selected currencies. Urgent Payment Instructions delivered after cut-off time for a given currency are effected with the Value Date of the following Business Day.

Currency	**Value date D**	**Value date D+1**	**Value date D+2**
USD	16.30	17:00	17:00
GBP, CAD	16:00	17:00	17:00
EUR	15:30	17:00	17:00
EUR – SEPA European transfer	14:00	17:00	Not applicable
CHF, HUF	14:30	17:00	17:00
PLN, BGN	14:00	17:00	17:00
RON	12:30	17:00	17:00
CZK	12:00	17:00	17:00
SEK, NOK,	10:30	17:00	17:00
TRY, DKK, CZK	10:00	17:00	17:00
AUD, JPY	not available	15:00	17:00
ZAR	not available	14:00	17:00
CNY	not available	10:00	17:00
INR	not available	not available	17:00

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 14:00 ING Bank process for settlement on the same business day. The payment order is not treated as an urgent payment.

b) For ING Bank to be able to effect a Payment Transactionthe Client is obliged to provide relevant information in the Payment Instruction. The information is specific to the country of destination .:

- for EUR payments to EU Member States), the bank account number of the recipient, in the IBAN format,
- for Countries using the IBAN format – account number in this standard and BIC of the Beneficiary Bank,
- for other countries, excluding countries indicated in paragraph 5 item c) – Beneficiary Account number and Beneficiary Bank BIC,
- for the USA – BIC or the so-called FW/ABA number (nine-digit bank code identifying banks in the clearing systems in the USA) and full name of the beneficiary bank.

c) Payment Instructions meeting the requirementsreferred to in item 1) are treated as standard instructions sent for automatic clearing in the so-called STP mode.

d) Should a Payment Instruction in the currency of one of the Member States be addressed to the Bank of the Beneficiary operating in the Republic of Poland or in the territory of another Member State or SEPA Member, it is necessary to provide the account number in the IBAN format.

e) By placing a Payment Instruction expressed in renminbi currency (China), the Client authorises ING Bank to pass to the Beneficiary Bank any and all data and documents submitted by the Client, required for the instruction processing. Therefore, the Client undertakes to submit commercial documents to ING Bank, should they be required by the Beneficiary Bank.

f) The Client may not revoke the submitted Payment Order from the moment ING Bank receives it.

4) Cut-Off Time for incoming FX Payment Instructions.

ING Bank credits the Client's account with the received payments on Business Days, immediately after the funds are booked to ING Bank account subject to the clause 30 point 2 and 4 Of the Terms and Conditions	**by 19:00**

5) Restrictions for processing of Payment Instructions

ING Bank Śląski S.A. reserves the right to suspend processing or refuse to process the payments:

a) with the agency of or to the benefit of the below mentioned banks:
- Belagroprombank,
- Belarusbank,
- Belarussian Bank for Development and Reconstruction Belinvestbank JSC,
- National Bank of the Republic of Belarus,
- BC Moldindconbank S.A.,
- banks with their registered office in Pridnestrovian Moldavian Republic.

b) should the transaction sender or beneficiary be an entity owned by the government of Belarus

c) and should the transaction be set for settling with the agency of or to the benefit of the below mentioned countries:
- Iran,
- North Korea,
- Cuba,
- Sudan, or
- Syria,

d) for commodities or services from one of the countries listed in par. 5 item c) of this Announcement or commodities or services controlled by the government of this country,

e) should the transaction sender or beneficiary be one of the following entities:
- natural person / any entity whose place of residence / registered office is located in one of the countries listed in par. 5 item c) of this Announcement,
- government of one of the countries listed par. 5 item c) of this Announcement and entities owned by the government of one of those countries; entities under direct controion of governments of those countries; natural persons or entities acting on behalf of those governments.

f) if is unable to fulfil its obligations under the application of financial security measures or if there is a suspicion that the execution of the payment transaction might expose ING Bank to the risk of breach of international sanctions.

VAT Accounts

1. Principles of opening and maintaining

1) ING Bank opens and maintains one VAT Account, regardless of the number of Bank Accounts maintained for this Account Holder,

2) at the request of the Account Holder, ING Bank may maintain more than one VAT Account for the same Account Holder, with the provision that only one VAT Account may be maintained for one Bank Account,

3) the VAT Account is maintained in PLN solely with PLN Bank Accounts,

4) ING Bank shall not issue any Payment Instruments with the VAT Account,

5) ING Bank issues with the VAT Account bank statements solely in the electronic form available in the System or in any other mode agreed upon with ING Bank,

6) ING Bank shall not charge fees or commissions for opening and maintaining one VAT Account, while for other activities it charges fees and commissions in compliance with the Table of Fees and Commissions,

7) ING Bank shall inform the Account Holder about the number of the VAT Account and the principles and term of informing about the account balance in the VAT Account:

   a) via the System,

   b) in a customary manner.

8) The rights to manage the funds accumulated in the VAT Account are the same as the rights granted to the User for the Current Account through which the VAT Account is debited with the Payment Instruction amount. Access to balances, transaction history, statements, list of related settlement accounts in the System requires an instruction for granting rights to the VAT Account.

2. Settlement principles:

   1) Settlements on the VAT account are effected in line with the Value-Added Tax Law of March 11, 2004, and on the basis of other acts,

   2) no cash payment transactions – cash deposits/withdrawals, can be effected to/from VAT Accounts,

   3) as part of "own transfer" :

      a) a VAT Account Holder may credit VAT Account with Cash collected on other VAT Accounts maintained at ING Bank or at other banks for the same Account Holder,

      b) a VAT Account Holder may debit the VAT Account in order to transfer the Cash Funds to other VAT Accounts maintained at ING Bank or at other banks for the same Account Holder,

   4) VAT Account crediting and debiting is effected by debiting or crediting, respectively, the Bank Account of the Holder of the VAT Account maintained by ING Bank,

   5) payment with the use of the split payment mechanism i.e. with the use of the VAT Account is effected in PLN, in the form of a transfer order/ direct debit by way of the System functionality or in another mode as agreed upon with ING Bank,

   6) A Bank Account Holder shall be liable for the correctness of data provided for settlements in the VAT Account.

Principles of Domestic Orders/ BLIK Transactions

1. Transactions available as part of BLIK:

   1) Payment for goods, services or public law liabilities in designated points equipped with POS terminals to execute such a transaction; other equipment that enables such a transaction or online,

   2) Cash withdrawals in designated machines, including ATMs,

   3) Cash deposits in the Bank and Planet Cash CDMs.

2. Daily limits available as part of BLIK.

   1) All transactions as part of BLIK service (online-, POS- and cash transactions): PLN 200, PLN 500, PLN 1,000, PLN 2,000, PLN 3,000, 4,000 PLN, 5,000 PLN, 10,000 PLN, where:

   - BLIK online transactions: PLN 0, PLN 200, PLN 500, PLN 1,000, PLN 2,000, PLN 3,000, PLN 4,000, PLN 5,000, PLN 10,000
   - BLIK cash transactions: PLN 0, PLN 200, PLN 500, PLN 1,000, PLN 2,000, PLN 3,000, PLN 4,000, PLN 5,000, PLN 10,000

Cash payment services

1. ING Bank processes Payment Instructions for cash deposits and withdrawals in PLN, both in banknotes and coins and in foreign currencies, solely in banknotes, subject to section 2.

2. ING Bank does not effect FX withdrawals in coins. If an FX Payment Instruction cannot be effected in banknotes, ING Bank will pay the equivalent of this amount in PLN, according to the separate currency conversion regulations.

3. ING Bank accepts Payment Instructions for cash deposit in the form of:

1) open deposit – on the basis of a paper Instruction submitted personally at all cash branches,
   a) In the case of making open cash deposits to the Bank Account, in order to ensure safety of Clients' funds, ING Bank holds the right to confirm the data identifying the person submitting a Payment Instruction against the ID document or other document allowing for identification, accepted by ING Bank,
   b) Open cash deposits to accounts maintained at ING Bank may be effected by a person submitting a Deposit Payment Instruction on behalf of the Account Holder under a separate authorisation issued by this holder, in compliance with the information published at notice boards at ING Bank branches and on the ING Bank's website.
2) open deposit – via CDM,
3) closed deposit – under a separate agreement concluded with the Client.

4. ING Bank accepts Payment Instructions for cash withdrawal in the form of:
   1) open withdrawal – on the basis of a paper Instruction submitted personally at all cash Branches,
   2) open withdrawal – via ATM,
   3) open/closed withdrawal – under separate agreements concluded with the Client.
5. If the Payment Instruction amount exceeds the amount specified in the Communication on advising withdrawals from Bank Accounts, the Client is obliged to Advise the Bank thereon.
6. As regards Cash Deposits, ING Bank immediately provides funds for the Client, however not later than on the Business Day following the receipt of the Payment Instruction and funds.

Electronic Withdrawal System

1. To withdraw cash at ING Bank branch the withdrawing person is obliged to:
   1) present an ID document,
   2) provide the data required by ING Bank to effect the withdrawal.
      a) Reference number,
      b) No reference number.
2. ING Bank shall effect the cash withdrawal solely to the withdrawing person whose identity is verified against the data provided in the instruction by the Account Holder.
3. Account Holder may set the following withdrawal limits:
   1) one-off,
   2) daily,
   3) weekly.
4. Addresses of ING Bank Branches can be found on ING Bank website.

Direct Debit

1. ING Bank provides Payment Service in the form of a Direct Debit as a Beneficiary Bank and/or Payer Bank.
2. The Beneficiary is obliged to send to ING Bank a Payment Instruction solely in the electronic form indicating the payment date and amount, no later than:
   1) by 18:00 on a Business Day preceding the indicated payment date, unless the Direct Debit Agreement provides otherwise – with regard to Payment Instructions effected from payment accounts of the payer held outside ING Bank,
   2) by 9:00 at the indicated payment date – with regard to Payment Instructions effected between Payment Accounts held at ING Bank.

Complaints

ING Bank offers the following channels for submitting a complaint:

1) ING Business,

2) complaint form on the Bank's website www.ingbank.pl,
3) personally at any branch,
4) by phone **801 242 242** Office hours: Mon-Fri 8:00 - 18:00,
5) by mail to the correspondence address:

   ING Bank Śląski S.A.
   ul. Sokolska 34
   40-086 Katowice

Customer service/ assistance

Office Hours	08:00 - 18:00
Business Days	Monday – Friday
Telephone Number	801 242 242, + 48 (32) 357 00 24

Website	www.ing.pl

In the case of loss, theft, appropriation or unauthorised use of a payment instrument, or the need to report a technical incident or other damage that would threaten the security, please contact us using the following contact details:

Telephone	in the case of card loss: + 48 32 357 0012
	in the case of blocked System access: +48 801 242 242, + 48 (32) 357 00 24