

List of changes to the General Conditions of opening and maintaining bank accounts in 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 and to Announcement from 1 January 2021

No.	Number of regulation	Regulation	Explanation
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General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.

General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A.		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 corporate clients.		
1.	§ 2	Personal Data Form a document used to obtain personal data of representatives and authorised signatories of the Account Holder	Authorised Signatory's Rights Form document based upon which ING Bank verifies powers and executes instructions on behalf of the Account Holder. document in which ING Bank collects personal data of the representatives, proxies and other persons who can act on behalf of the Account Holder.	Correction record
2.	§ 2	Payment Card card identifying ING Bank as the issuer and the authorised holder, allowing cash withdrawals or settling payments and in case of a card issued by ING Bank to grant credit as well as to withdraw cash or pay with credit.	Signature Specimen Card document based on which the bank verifies the natural person's authorisation to give instructions on behalf of the Account Holder.	Correction record
3.	§ 2	Announcement Announcement pertaining to the General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A.	Announcement Depending on the context, Announcement to the General Conditions of opening and maintaining bank accounts in ING Bank Śląski S.A. for small and medium-sized enterprises, local government units and corporate clients or Announcement with instructions for cash withdrawals from bank accounts	Correction record
4.	§ 2	Client Party to the Agreement with ING Bank including Payer or the Payee of Payment Services.	Client Existing or future party to an Agreement with ING Bank as well as the Payer and Recipient of Payment Services	Correction record
5.	§ 2	Qualified Electronic Signature	Qualified Electronic Signature Declaration of intent submitted in accordance with art. 78 point 1 of the Civil Code act dated 23 April 1964.	Add new definition
6.	§ 2	Payment Transfer Payment Transaction with an instruction to credit the Bank / Payment Account of the Payee or to debit the Bank/Payment Account of the Payer with	Payment Transfer Payment Transaction with an instruction to credit the Bank / Payment Account of the Payee and to debit the Bank/Payment Account of the Payer with a specific amount	Correction record

		a specific amount of money expressed in convertible currency including the currencies of the Member States, and made to ING Bank by the Payee of the Payer holding the Bank / Payment Account at ING Bank.	of money expressed in a convertible currency including the currencies of the Member States, and given to ING Bank by the Payee or the Payer holding a Bank / Payment Account at ING Bank.	
7.	§ 2	Bank Account a bank account maintained by ING Bank for the Account Holder in Polish zloty and / or convertible currencies offered by ING Bank which is a Primary Account or an Auxiliary Account.	Bank Account a bank account maintained by ING Bank for the Account Holder in Polish zloty and / or convertible currencies offered by ING Bank, which is a Primary Account or an Auxiliary Account, Payment Account, Separate Bank Account, 24-hour Account, VAT Account or Joint Account.	Correction record
8.	§ 2	24-hour Account Payment Account maintained in currencies specified in the Announcement that allows execution of Transfer Payments without time limitations specified in the Announcement.	24-Hour Account Account maintained in currencies specified in the Announcement, which enables execution of transfer instructions without time limits specified in the Announcement.	Correction record
9.	§ 2	Force Majeure occurrence of unnatural and unpredictable circumstances independent from the party that refers to such circumstances, the effects of which would be unavoidable despite all the efforts to prevent them.	Force Majeure occurrence of external unnatural and unpredictable circumstances independent of and unforeseen by ING Bank which led, directly or indirectly, to ING Bank's failure to deliver or failure to properly deliver on the Agreement. The following events are considered Force Majeure: <ol style="list-style-type: none"> 1) flood, earthquake, thunder, hurricanes, tornadoes, volcano eruptions and other similar occurrences, 2) electricity supply breaks beyond the scope of the Bank's influence. Force Majeure clause also refers to sovereign acts (such as international treaties, legal acts, ordinances, regulations, resolutions of authorised government agency/administration) based on which a given transaction or transactions of a certain type with particular parties, or transactions within a certain timeframe, cannot be performed by ING Bank. ING Bank will announce to the public the Force Majeure occurrence and, if possible, its duration.	Update the provision to legal requirements (abusive clause)
10.	§ 2	Balance the balance of Funds on the Bank Account of the Account Holder. ING Bank recognises the current	Balance the balance of Funds on the Bank Account of the Account Holder. ING Bank recognises	Correction record

Balance that reflects the actual balance of funds on the Bank Account including any Blockings of Funds, and the Available Balance – the balance of Funds less any Blockings of Funds and plus any approved credit limits.

- 1) (i) the current Balance that reflects the current balance of funds on the Bank Account including any Blockings of Funds, and
- 2) (ii) the Available Balance – the balance of Funds less any Blockings of Funds and plus any approved credit limits, and
- 3) the Negative Balance reflecting the existing overdraft in the Bank Account.

11.		Debit Balance	Debit Balance negative balance of Funds on the Bank Account	Add new definition
12.	§ 2	Debit Balance negative balance of Funds on the Bank Account	Removal provision	Correction record
13.	§ 2	Available Balance balance of Funds on the Bank Account decreased by Blocking of Funds, bailiff seizure and increased by the amount of the granted credit limits	Removal provision	Correction record
14.	§ 2	Agreement/ Bank Account Agreement an agreement between the Account Holder and ING Bank defining the principles of Bank Accounts maintenance, rules for the use of the System and the principles of provision of other services by ING Bank.	Agreement/ Bank Account Agreement an agreement between the Account Holder and ING Bank defining the principles of Bank Accounts maintenance	Correction record
15.	§ 4, Section 4	In case of documents issued abroad, ING Bank may request the Applicant to have their compliance with the law of the place of issue be confirmed by the relevant Polish diplomatic service or consulate, or in a different way as agreed with ING Bank, and when a document is issued in a foreign language, a translation into Polish by a certified translator is also required.	In case of documents issued abroad, ING Bank may request the Applicant to provide confirmation of their compliance with the law of the place of issue by a relevant Polish diplomatic service or consulate, or in a different way as agreed with ING Bank, and when a document is issued in a foreign language, a translation into Polish by a certified translator.	Correction record
16.	§ 5 Section 4	The notification mentioned in Section 3 is effective for ING Bank as from the Business Day following the date of receiving the notification by ING Bank, unless ING Bank and the Account Holder agree otherwise.	The notification referred to in para. 3 shall be effective towards ING Bank, at the latest from the next Business Day from the date ING Bank receives the notification, unless ING Bank and the Account Holder agree otherwise.	Correction record

17.	§ 7, Section3	The Bank reserves the right to change the interest rate applicable to the Bank Account without prior notice, in the course of the Bank Account Agreement, if there is a change in at least one of the following specific values or there is at least one of the circumstances indicated below: interest rates set or published by NBP, the level of interest rates determined or announced by the central banks or monetary authorities being policy makers in respect of interest rates for the currency in which the Bank Account is maintained, consumer price index published by the Central Statistical Office, the level of reserve requirements or how it is calculated, the price of financial instruments in domestic and foreign money markets, level of solvency or liquidity ratios, WIBID, WIBOR, LIBID, LIBOR, EURIBOR, EURIBID, ING Bank's obligation to create reserves or allowances not provided for in the legislation at the date of conclusion of the Agreement or to pay fees or taxes or other costs, which were not required at the time of conclusion of the Agreement.	Occurrence of at least one of the circumstances mentioned in § 64 results in ING Bank's right to change the account interest rate on the funds deposited in the Bank Account	Update the provision to legal requirements (abusive clause)
18.	§ 7, ust 4	ING Bank applies a reference ratio. The reference ratio is, in particular, WIBOR, WIBID, LIBOR, EURIBOR for a currency. Publication of the reference ratio may be suspended or cancelled for important reasons. The important reasons include in particular: [...]	ING Bank applies a reference ratio. The reference ratio is, in particular, WIBOR, WIBID, LIBOR, EURIBOR for a currency. Publication of the reference ratio may be suspended or cancelled for important reasons. The important reasons include in [...]	Update the provision to legal requirements (abusive clause)
19.	§. 15, Section 1, Item 3)	due to termination notice by the Account Holder or ING Bank: provided that the VAT Account maintained solely for the closed Bank Account shows a zero Balance.	due to termination by the Account Holder or ING Bank: provided that the VAT Account maintained solely for the closed Bank Account shows a zero Balance.	Correction record
20.	§ 15 Section,1 Item 3), Char a)	a consent of a competent head of the tax office to transfer to the indicated Bank Account of the Account Holder wherefor the VAT Account is maintained of the Balance, or	a consent of a competent head of the tax office to transfer the balance to the indicated Bank Account of the Account Holder for which the VAT Account is maintained, or	Correction record
21.	§ 15 Section1, Item 3), Char c)	transfer of in the VAT Account at the closing date of VAT Account, to a separate account maintained	transfer of the VAT Account balance at the closing date of VAT Account, to a separate account maintained by ING Bank	Correction record

		by ING Bank which is not a Bank Account - if none of the above conditions was fulfilled as at the day of termination of the Bank Account Agreement	which is not a Bank Account - if none of the above conditions was fulfilled as at the Day of Termination of the Bank Account Agreement.	
22.	§ 15 Section 5 -	ING Bank has the right to terminate the Agreement, with a notice period referred to in Section 4, for an important reason, especially in case of:	ING Bank has the right to terminate the Agreement, with a notice period referred to in Section 4, for an important reason, in case of: [...]	Update the provision to legal requirements (abusive clause)
23.	§ 15 Section 6 pk3) -	ING Bank has right to terminate the Agreement, without notice period, in case of (...) obtaining by ING Bank information justifying the suspicion of committing a crime by the Account Holder or persons acting on behalf of the Account Holder (in particular members of its bodies, commercial proxies, attorneys-in-fact or employees), including crime using the Bank Account or crimes against ING Bank,	ING Bank has right to terminate the Agreement, without notice period, in case of (...) ING Bank obtaining information justifying the suspicion of commitment of a crime by the Account Holder or persons acting on behalf of the Account Holder (in particular members of its bodies, commercial proxies, attorneys-in-fact or employees), including crime using the Bank Account or crimes against ING Bank,	Update the provision to legal requirements (abusive clause)
24.	§ 15 Section 6 Item 5)	failure to follow the provisions of the Agreement or the General Conditions by the Account Holder,	failure to follow the provisions of the Agreement or the General Conditions by the Account Holder, or the provisions of generally applicable law,	Update the provision to legal requirements (abusive clause)
25.	§ 15 Section 9-11	No record	9. Notice of Agreement termination as well as other communication connected with the Agreement or required by law will be sent by ING Bank to the address of the registered seat of the Account Holder or an address indicated by the Account Holder. 10. Should the Account Holder fail to inform us about the change of address ING will deem the written notice successfully delivered to the Account Holder's latest address known to ING Bank. 11. Points 9-10 do not violate the provisions under which ING Bank is authorised to present its declarations and notifications in the System.	Correction record
26.	§ 21 Section2, Item 5)	in case of telecommunications instructions – in a manner and in accordance with principles specified in separate agreements binding the parties		Removal

27.	§ 26, Section 1, Item 2)	when there is a suspicion of unauthorised use of the payment instruments or of deliberate activity leading to an unauthorised Payment Transaction,	when there is a reasonable suspicion of unauthorised use of a payment instrument or of deliberate action leading to an unauthorised Payment Transaction,	Update the provision to legal requirements (abusive clause)
28.	§ 35, (pierwsze zdanie Section1	The Payer shall be fully charged for any unauthorized Payment Transactions, irrespective of how they have been effected and regardless of the fault of the Payer, except for unauthorized Payment Transactions that ING Bank led intentionally or which occurred as a result of gross negligence of the Bank. In particular, the Payer shall bear full responsibility for unauthorized Payment Transactions resulting from the use of a lost, stolen or misappropriated payment instrument and unauthorized Payment Transactions which occurred as a result of the Client providing Personalised Security Credentials to unauthorized persons. To the extent that the General Conditions provide for the Payer's further-reaching responsibilities, this further-reaching liability applies	I The Payer shall be fully liable for any unauthorized Payment Transactions, except for unauthorized Payment Transactions for which ING Bank is at fault In particular, the Payer shall bear full responsibility for unauthorized Payment Transactions resulting from the use of a lost, stolen or misappropriated payment instrument and unauthorized Payment Transactions which occurred as a result of the Client providing Personalised Security Credentials to unauthorized persons. To the extent that the General Conditions provide for the Payer's further-reaching responsibilities, this further-reaching liability applies. NG Bank shall not be held liable if the User using as a result of sole action the Mobile Device, including its functions, e.g. Reader of Biometric Features, will allow such third party features to be loaded, as a result of which the device will qualify the third party data as User data.	Update the provision to legal requirements (abusive clause)
29.	§ 36	ING Bank reserves the right to make a correction of an erroneously booked amount on the Bank/Payment Account even if the correction causes a Debit Balance. ING Bank will inform the Account Holder about the correction on a bank statement.	ING Bank reserves the right to make a correction of an erroneously booked amount on the Bank/Payment Account even if the correction causes a Debit Balance. ING Bank will inform the Account Holder about the correction on a bank statement.	Correction record
30.	§ 40, Section 5	Should the User fail to notify in line with Section 4 within one month after the Payment Account was debited or after the day when transaction should have been executed, the User's claims towards the Provider due to unauthorized, not executed or unduly executed Payment Transactions shall expire.	Should the User fail to notify the Provider in line with Section 4 within one month (if the law stipulates longer periods, the longer period will be applied) after the Payment Account was debited or after the day when transaction should have been executed, the User's claims towards the Provider due to unauthorized, not executed or unduly executed Payment Transactions shall expire.	Correction record
31.	§ 41 Item 1	ING Bank shall not be held liable for non-execution or improper execution of a Payment Transaction, unless the failure to execute or improper executions of the Payment Transaction was due to	ING Bank shall not be held liable for non-execution or improper execution of a Payment Transaction, unless the failure to execute or improper executions of the Payment Transaction was due to the intentional fault or gross negligence of ING Bank.	Update the provision to legal requirements (abusive clause)

the intentional fault or gross negligence of ING Bank.

32.	§ 49 Item 1	ING Bank shall make the System available for 24 hours a day, 7 days a week. ING Bank reserves the right to make interruption in the access to the System in connection with the necessity to carry out periodical maintenance and in other justified cases.	ING Bank shall make the System available for 24 hours a day, 7 days a week. ING Bank reserves the right to make interruption in the access to the System in connection with the necessity to carry out periodical maintenance and in other justified cases or maintenance and other technical activities required to ensure the functioning of the System, as well as for reasons related to data security.	Update the provision to legal requirements (abusive clause)
33.	§ 49 Item 3	ING Bank shall not bear any responsibility for any possible damage caused by the lack of access to the System.	ING Bank shall not bear any responsibility for any possible unattributable to ING Bank damage caused by the lack of access to the System.	Update the provision to legal requirements (abusive clause)
34.	§ 53 Item 9	ING Bank shall not be held liable if the User using the Mobile Device, including its functions, e.g. Reader of Biometric Features, will allow such third party features to be loaded, as a result of which the device will qualify the third party data as User data.	ING Bank shall not be held liable if the User using as a result of sole action the Mobile Device, including its functions, e.g. Reader of Biometric Features, will allow such third party features to be loaded, as a result of which the device will qualify the third party data as User data.	Update the provision to legal requirements (abusive clause).
35.	§ 57 Item 8	The User is required to connect the Certificate Carrier to the computer network only while using the System. Upon logging out, the Certificate Carrier should be disconnected from the computer and should be stored in a safe place. ING Bank shall not be held liable for the damages arising from the situation where the System was made accessible in consequence of leaving the Certificate Carrier connected to the computer network. The User shall be solely responsible for storing the Certificate Carrier in a safe place, preventing access of unauthorised persons thereto.	The User is required to connect the Certificate Carrier to the computer network only while using the System. Upon logging out, the Certificate Carrier should be disconnected from the computer and should be stored in a safe place. ING Bank shall not be held liable for the damages arising from the situation where the System was made accessible in consequence of leaving by User the Certificate Carrier connected to the computer network. The User shall be solely responsible for storing the Certificate Carrier in a safe place, preventing access of unauthorised persons thereto.	Update the provision to legal requirements (abusive clause)
36.	§ 57 Item 14	ING Bank reserves the right to refuse to add or introduce additional limitations and protection in relation to Instructions placed, including locks of Individual credentials.in the event of material circumstances preventing the execution of the instruction, i.e. technological obstacles, for safety reasons or incompliance of the Instruction with the	ING Bank reserves the right to refuse to add or introduce additional limitations and protection in relation to Instructions placed, including locks of Individual credentials.in the event of material circumstances preventing the execution of the instruction, i.e. System failure or reasonable suspicion that the User has committed a crime or incompliance of the Instruction with the regulations binding	Update the provision to legal requirements (abusive clause)

		regulations binding upon the User at ING Bank, and in the case of the User's incompliance with universally applicable laws.	upon the User at ING Bank, and in the case of the User's incompliance with universally applicable laws.	
37.	§ 58 Item 2	The liability of ING Bank shall not cover the losses resulting from activities carried out on the basis of untrue or incomplete information provided by the Account Holder caused by circumstances independent of ING Bank – Force Majeure that caused a breakdown of the System, in particular in case of international conflicts, acts of terrorism or sabotage, war activities, revolutions, revolts, social unrest, lockouts, natural disasters or orders of the government authorities and state administration.	The liability of ING Bank shall not cover the losses resulting from activities carried out on the basis of untrue or incomplete information provided by the Account Holder caused by circumstances independent of ING Bank – Force Majeure.	Update the provision to legal requirements (abusive clause)
38.	§ 58 Item 3	ING Bank shall not be held liable for the damages incurred by the Account Holder, resulting from unauthorised access to the IT systems of the Account Holder by any third parties. Especially, ING Bank shall not be responsible for any damages resulting from internet hacking or attacks, operation of computer viruses, and any other threats connected with the use of the computer networks.	ING Bank shall not be held liable for the damages incurred by the Account Holder, resulting from unauthorised access, unattributable to ING Bank, to the IT systems of the Account Holder by any third parties, Especially, ING Bank shall not be responsible for any damages resulting from internet hacking or attacks, operation of computer viruses, and any other threats connected with the use of the computer networks.	Update the provision to legal requirements (abusive clause)
39.	§ 58 Item 6	ING Bank shall not be held liable for the damages incurred by the Account Holder that result from: [...]	ING Bank shall not be held liable for the damages, unattributable to ING Bank, incurred by the Account Holder that result from (...)	Update the provision to legal requirements (abusive clause)
40.	§ 58 Item 7	ING Bank shall not be held liable for any losses caused by additional, different than recommended by ING Bank, software used by the Account Holder.	ING Bank shall not be held liable for any losses, unattributable to ING Bank, caused by additional, different than recommended by ING Bank, software used by the Account Holder.	Update the provision to legal requirements (abusive clause)
41.	§ 62 Item 4	Any disputes that may arise in connection with the execution of the Framework Agreement, including the General Conditions, the parties shall submit for settlement to the common court relevant to the place of its conclusion.	The competent court for settling disputes related to the performance of the contract is the local court, determined in accordance with the provisions of the Code of Civil Procedure.	Update the provision to legal requirements (abusive clause)

42.	§ 63, ust 2, Item 3)	verbally (including but not limited to phone communication),	verbally (and by phone)	Correction record
43.	§ 64 Item 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.	<p>2. Material reasons for the change of the General Conditions include:</p> <ol style="list-style-type: none"> 1) introduction of new or change of existing regulations defining conditions for ING Bank's services or defining the use of such services by the Account Holder under the concluded Agreement. 2) issuance of a decision, recommendation, guidelines, opinion, declaration or any other document by the supervision authority or other competent authority, which determines the conditions for ING Bank's services or stipulates the conditions for use of such services by the Account Holder under the concluded Agreement. 3) extension, change or limitations of service functionalities, change of conditions of use by the Account Holder, introduction of new services, cancellation of certain activities connected with ING Bank's services under the Agreement concluded with the Account Holder. 4) Changes in the ING Bank's IT system caused by: <ol style="list-style-type: none"> a) improvement of ING Bank's IT system b) as a result of IT development; c) mandatory changes introduced by payment organisations with regard to card issuers as well as ATMs and ADMs owners; d) mandatory changes introduced in interbank clearing systems in relation to participants of these systems; e) changes of the software suppliers resulting in a change of the Bank's IT system functionalities, which influence the services of the Bank or conditions for use of such services by the Account Holder under the concluded Agreement. 	Update the provision to legal requirements (abusive clause).

3. Material reasons for TOiP changes include:
 - 1) change of the inflation rate, understood as a change of any of the price or consumption indices, announced by the GUS, by more than 0,3 percentage point, in relation to the respective period (annual, quarterly or monthly) announced previously;
 - 2) change of tax rates or introduction of new taxes or mandatory fees;
 - 3) obligation to create new reserves or write-offs or change of the reserve rates or write-offs related to legal regulations or recommendations, decisions or guidelines of the Polish Financial Supervision Authority ("KNF") or another competent authority. obligation to increase the Bank's equity including the share capital, own funds and reserve capital, as long as such obligation results from the provisions of law or recommendation or decision of the Polish Financial Supervision Authority ("KNF") or any other competent authority
 - 4) change of ING Bank's net income for a given quarter by at least 1% in relation to previously published data for the respective periods in the preceding financial year;
 - 5) change of the average monthly salary index in the industry by at least 1% , without profit distribution, published by GUS in relation to the previous respective periods (annual, quarterly or monthly);
 - 6) change of the price index of energy, telecommunication, postal and interbank clearing services by at least 1% in relation to the previously published rates for the respective periods (annual, quarterly or monthly).
 - 7) ING Bank's introduction of new services or change of the scope of the existing services in accordance with the Agreement or the General Conditions.

- 8) introduction of new regulations defining the conditions for banking services rendered and activities performed by ING Bank or stipulating the ING bank's obligations connected with such services and activities.
 - 9) introduction of new functionalities for payment cards or transactions made with payment cards, which were not available on the date of their issuance.
4. Material reasons for interest rate change include:
- 1) change of at least one of the interest rates fixed or published by the National Bank of Poland (hereinafter referred to as "NBP"), including the Monetary Policy Council, in particular the reference rate or deposit rate for PLN bank accounts.
 - 2) change of at least one of the interest rates fixed or published by central banks or monetary policy shaping authorities with regard to interest rates relevant for the currency in which the given account is maintained – for Bank Accounts maintained in foreign currencies.
 - 3) change of any inflation or consumer price indices published by GUS by at least 0,3 percentage points in relation to previously published results for the respective period (annual, quarterly, monthly).
 - 4) change of the WIBOR rate for 1 month interbank deposits by at least 0,02 percentage points in relation to the previously announced rate as per the end of a business day compared to any business day of the preceding 6 months - for Bank Accounts maintained in Polish Zloty ("PLN").
 - 5) change of the interbank reference rate relevant for a particular currency, EURIBOR or LIBOR, fixed and published for that currency - for Bank Accounts maintained in foreign currencies.
 - 6) change of the mandatory reserve rate or write-offs determined for ING Bank by the NBP, Monetary

			<p>Policy Council or other competent authority or obligatory for ING Bank based on relevant regulations.</p> <p>7) change of the one-year Treasury bill yield by at least 0,1 percentage points in relation to the previously published yields – for Bank Accounts maintained in Polish Zloty (“PLN”).</p> <p>8) change of Treasury bond yields.</p> <p>9) obligation for ING Bank to create reserves or write-offs unforeseen by law on the date of the agreement conclusion or an obligation to pay mandatory fees or taxes, or other costs, to the payment of which ING Bank was not obliged on the day of the Agreement conclusion.</p>	
44.	§ 64 ust 7	In the relations between the parties, in particular to the Agreement and the General Conditions, as well as any other agreements and arrangements made between the parties, the provisions of the PSA, whose exemption in relations with entities other than consumers is allowed in accordance with the provisions of the PSA, shall not apply.	In the relations between the parties, in particular to the Agreement and the General Conditions, as well as any other agreements and arrangements made between the parties, the provisions of the PSA, whose exemption in relations to entities other than consumers is allowed in accordance with the provisions of the PSA, shall not apply.	Correction record
45.	§ 66 Section 1	The General Conditions together with other regulations included in the Agreement, have been prepared in Polish. The Polish language version of these documents constitutes the sole basis for the interpretation of the Framework Agreement.	The General Conditions together with other regulations included in the Agreement, have been prepared in Polish. The Polish language version of these documents constitutes the sole basis for the interpretation.	Correction record
46.	§ 66 Section 2	The correspondence including any notifications, information and other messages shall be made only in Polish.	The correspondence including any notifications, information and other messages shall be made only in Polish or English.	Correction record
47.	§ 66 Section 3	No record	Unless the General Conditions state otherwise, the Client and ING Bank can submit declarations of intent signed with a Qualified Electronic Signature.	Add new regulation

Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A.

Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A.			Announcement regarding the General Terms and Conditions of Account Opening and Maintenance at ING Bank Śląski S.A. for small and medium-sized enterprises, local government units corporate clients.	
1.	24-Hour Accounts Item 2	ING Bank shall reserve the right to refuse a Client the 24-hour settlements.	ING zastrzega sobie prawo do odmowy udostępnienia Klientowi rozliczeń całodobowych, gdy jest to niemożliwe z przyczyn technicznych.	Update the provision to legal requirements (abusive clause)
2.	Complaints, Item 4	by phone 801 242 242 Office hours: Mon-Fri 8:00 - 18:00,	telefonicznie: (32) 357 00 24 Godziny kontaktu: pon. - pt.: 8:00 - 18:00,	
3.	Customer service/ assistance	Telephone Number 801 242 242, + 48 (32) 357 00 24 Telephone in the case of card loss: + 48 32 357 0012 Telephone in the case of blocked System access: +48 801 242 242, + 48 (32) 357 00 24	Telephone Number 48 (32) 357 00 24 Telephone in the case of card loss: + 48 32 357 0012 Telephone in the case of blocked System access: + 48 (32) 357 00 24	Change of phone number and working hours