



Amending our general terms and conditions

On 24 August 2025, we are amending our general terms and conditions for bank accounts and the internet banking system.

What we are changing:

- General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.
- General Conditions of Opening and Maintaining Bank Accounts 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

What are the changes to the general terms and conditions?

1. We are adding provisions on the basis of which you will be able to use the internet banking system also as a customer of ING Bank Śląski Group entities, in particular ING Lease customers. You will be able to communicate with these entities, sign documents concerning products and services offered by entities from the ING Bank Śląski Group.
2. We are supplementing the information with an additional type of payment identifier - LEI [short for Legal Entity Identifier]. It can be used in foreign currency and European transfers for the payer and beneficiary of the transfer.
3. We are clarifying the provisions that we may temporarily suspend the execution of a transaction or refuse to execute a transaction for financial security reasons in order to comply with national and international laws and ING Group standards.
4. We are adding provisions on the rules for using a new function - BLIK Phone Transfer - which will soon be available in the ING Business System.
5. We clarify the rules that apply to Payment Service Providers. We would like to point out that the provision of payment services under the Payment Services Act can only be performed by you via dedicated Payment Service Provider Accounts. If you do not comply with this rule we may terminate your agreements. We may also terminate the agreements if, being a Payment Service Provider, you lose the right to provide such services.
6. We are adding provisions that set out the rules of conduct when persons representing the company make mutually exclusive instructions, among other payment instructions. Then, we have the right to refuse them and even terminate your agreement. We can do this because such actions do not allow us to perform the agreement with due diligence and may result in legal risks.
7. We are adding a provision that relates to the change of representation in a civil law partnership. In this situation, in addition to providing all the required documents and updating the persons authorised to use internet banking, you must also sign an annex to the bank account agreement to correctly identify the parties to this agreement. If you do not sign the annex by the specified deadline, we will block your accounts.
8. We are introducing uniform provisions on raising objections when you do not agree with changes to the terms and conditions of your accounts or the online banking system. In such a case, you can terminate your agreement or object to us before the effective date of the changes. If you terminate the agreement,

we will close the accounts / system with immediate effect. If you object, we will close your accounts / system the day before the amended general terms and conditions come into effect.

9. We are updating the provision concerning the execution of payment services initiated by payment messages transmitted electronically via the SWIFT network or the ING Group's electronic channel.
10. We are introducing housekeeping and editorial changes.

Where to find the amended documents

The new general terms and conditions are available at the bank's branches and on the website www.ing.pl

Acceptance of changes in general terms and conditions

If you agree to the changes, you do not need to do anything.

However, if you do not agree to the changes by 23 August 2025, you can submit to our bank:

- termination of the agreement - in which case the agreement will expire with immediate effect and without charge. However, you must do this no later than the date from which these changes take effect,
- objection - then, if you do not terminate the agreement with us, we may terminate it.

Information about the Bank Guarantee Fund

We also provide you with the Depositor Information Sheet. In it, we confirm our participation in the mandatory deposit guarantee system and outline the principles and scope of deposit protection. This is our annual obligation under the act on the Bank Guarantee Fund. We would also like to inform you that guarantee protection does not apply to the funds of entities that, in light of the Act on the Bank Guarantee Fund, the deposit guarantee system and forced restructuring, have not been covered by the guarantee system (they are not considered depositors), including in particular those that have not been identified by the bank in accordance with the above-mentioned Act.

Legal basis: the Act of June 10, 2016, as amended, on the Bank Guarantee Fund, the deposit guarantee system and forced restructuring.

Best regards
ING Bank Śląski Team

Linki:
Regulations → www.ing.pl/dokumenty-fis-i-korporacji/regulaminy-i-wnioski
[Depositor Informtion Sheet](#)