

# Information sheet for depositors

## Arkusz informacyjny dla deponentów (EN)

Deposits with ING Bank Śląski S.A. are guaranteed by:	the Bank Guarantee Fund <sup>1)</sup>
Scope of protection:	the PLN equivalent of EUR 100,000 for each depositor with one entity covered by the guarantee scheme <sup>2)</sup>
Where a depositor has multiple deposits with the same covered entity:	all deposits with the same entity covered by the guarantee scheme are aggregated and the aggregate is subject to a limit of the PLN equivalent of EUR 100,000 <sup>3)</sup>
If the depositor has a joint account with another person/other persons:	the limit of the PLN equivalent of EUR 100,000 applies to each depositor separately <sup>4)</sup>
The payment period in the event of the insolvency of the covered entity:	7 working days <sup>5)</sup>
Payment currency:	Polish zloty
Contact:	Bank Guarantee Fund Address: ul. ks. Ignacego Jana Skorupki 4, 00-546 Warszawa Telephone: helpline 800 569 341, Fax: 22 58 30 589 E-mail: kancelaria@bfg.pl
Additional information:	<a href="https://www.bfg.pl/">https://www.bfg.pl/</a>
Confirmation of receipt by the depositor: <sup>6)</sup>	is included in the account agreement concluded by depositors as from 9.10.2016.

### Additional information:

<sup>1)</sup> The system responsible for deposit protection.

The Bank Guarantee Fund is responsible for deposit protection.

<sup>2) 3)</sup> General scope of protection.

If a deposit is not available because an entity covered by the guarantee scheme is not able to meet its financial obligations, the payment to depositors is made by the Bank Guarantee Fund. The maximum payment amount is the PLN equivalent of EUR 100,000 for each depositor at a single covered entity. This means that all deposits held with the same entity covered by the guarantee scheme are aggregated to determine the amount covered. For example, if a depositor holds the PLN equivalent of EUR 90,000 in a savings account and the PLN equivalent of EUR 20,000 in a current account with the same entity covered by the guarantee scheme, only the PLN equivalent of EUR 100,000 will be paid.

The PLN equivalent of a EUR amount is calculated based on the average exchange rate announced by the National Bank of Poland on the day of fulfilment of the guarantee condition, within the meaning of Article 2(10) of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and forced restructuring (Journal of Laws, item 996), against a given entity covered by the deposit guarantee scheme.

<sup>4)</sup> Protection limit for joint accounts.

In the case of joint accounts, the limit of the PLN equivalent of EUR 100,000 shall apply to each depositor. However, deposits on accounts held by two or more persons as members of a partnership, association or organisational unit without legal personality, to which a separate law grants legal capacity, shall be aggregated and treated as a single depositor for the purposes of calculating the upper limit of the PLN equivalent of EUR 100,000.



Where the funds or receivables of a depositor who is an individual are derived from:

- 1) the disposal against payment of the following:
  - a) property consisting of a single-family residential building within the meaning of the Act of 7 July 1994 - Construction Law (Journal of Laws of 2016, item 290, as amended), a part thereof or an interest in such property,
  - b) the right of perpetual usufruct of land with a single-family residential building within the meaning of the Act of 7 July 1994 – Construction Law or an interest in such right,
  - c) independent living premises within the meaning of the Act of 24 June 1994 on the Ownership of Premises (Journal of Laws of 2015, item 1892), constituting a separate property or an interest in such premises, land or an interest in land or the right of perpetual usufruct of land or a interest in such right, related to such premises,
  - d) a co-operative ownership right or an interest in living premises,
- if the disposal was not carried out in the course of a business activity,
- 2) the execution in favour of the depositor of the contractual or judicial division of property after the termination of the marital community of property,
- 3) the depositor's acquisition of an inheritance, bequest or receipt of a forced share,
- 4) payment of the sum insured under a life insurance contract on the death of the insured person or on reaching a specified age,
- 5) payment of the sum insured under the personal accident insurance contract in connection with bodily injury, disorder of health or death of the insured person as a result of a personal accident,
- 6) payment of the severance pay under the conditions and in the amounts laid down in separate legislation,
- 7) payment of retirement or disability severance pay referred to in Article 92<sup>1</sup> § 1 of the Act of 26 June 1974 – Labour Code (Journal of Laws of 2014, item 1502, as amended) or separate regulations, under the conditions and in the amount specified in those regulations
- they are covered by guarantee protection, within 3 months of the date on which the funds were credited to the account or on which the receivables arose, up to the amount of the difference between double the limit of the PLN equivalent of EUR 100,000 and the sum of the depositor's other funds and receivables, but not exceeding the limit of the PLN equivalent of EUR 100,000. After that date, the depositor's funds and receivables are covered by the obligatory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

Where the funds come from the payment of damages for loss caused by a criminal offence or compensation for non-material loss suffered, damages or satisfaction referred to in Article 552 of the Act of 6 June 1997 – Code of Criminal Procedure (Journal of Laws, item 555, as amended), they are covered by the guarantee protection, within 3 months from the date on which the funds are credited to the account or the receivables arise – in full. After that date, these funds and receivables are covered by the obligatory deposit guarantee scheme on general terms, i.e. up to the PLN equivalent of EUR 100,000.

Further information can be obtained from the following website: <https://www.bfg.pl>.

<sup>5)</sup> Payment.

The entity responsible for the payment of the guaranteed sums is the Bank Guarantee Fund (address: ul. Ignacego Jana Skorupki 4, 00-546 Warszawa, helpline 800 569 341, Fax: 22 58 30 589, e-mail: [kancelaria@bfg.pl](mailto:kancelaria@bfg.pl), website: <https://www.bfg.pl>). The payment takes place (in the amount of the PLN equivalent of up to EUR 100,000) no later than within 7 working days from the date of fulfilment of the guarantee condition referred to in Article 2(10) of the Act of 10 June 2016 on the Bank Guarantee Fund, the deposit guarantee scheme and forced restructuring, with respect to a given entity covered by the deposit guarantee scheme.

In the cases specified in Article 36 of the Act on the Bank Guarantee Fund, the deposit guarantee scheme and forced restructuring of 10 June 2016, the 7-day term may be extended. If the payment of the guaranteed funds has not taken place within these deadlines, the Bank Guarantee Fund should be contacted as the term for making claims for their payment may be time-barred.

Further information can be obtained from the following website: <https://www.bfg.pl>.

<sup>6)</sup> Where a depositor uses internet banking, the provision of the information sheet and confirmation of its receipt may be made by means of electronic communication.

Other relevant information.

In principle, the deposits of all private customers and businesses are protected by deposit guarantee schemes. Information on the exceptions applicable to certain deposits are published on the website of the relevant Deposit Guarantee Scheme. Upon request, the covered entity also provides information on whether certain products are covered or not. Where deposits are guaranteed, the guarantor also confirms this on the account statement.

