



We are about to amend the general terms and conditions of accounts and of the system

This coming 24 November 2023 we are going to amend the general terms and conditions of opening and maintaining bank accounts at ING Bank Śląski S.A.

Dear Customers,

This coming 24 November 2023, we are going to amend:

- the General Terms and Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A., and
- the General Terms and Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A. for natural persons running their businesses from the segment of companies and local government units and corporations.

What is going to change, among other things

- We are implementing a rule, whereby each person authorised to action on the accounts in your company must have access to the online banking system.
- We are adding provisions stating that you may use your corporate accounts to keep money that are the property of the company. If you use the account to keep money other than the property of your company, you will need to notify us by sending us a message via the online banking system.
- We are adding provisions stating that we will be able to deduct outstanding amounts due to us for whatever reason from any other corporate accounts, including term deposits as the last resort, even if the term of the term deposit has not ended.
- We are updating the provisions governing the complaints – we are adding the address for the service of electronic messages, where you will be able to send your complaints once the national operator launches the public e-Doręczenia service [e-Service of Letters]. For more information on the e-Doręczenia service [e-Service of Letters] please visit [our website](#).
- We are adding a provision that will allow us to terminate the agreement should your company be placed on one of the lists or public warning databases specified in the General Terms and Conditions.
- We are adding a provision, whereby we may freeze an account in justified cases, for example, when we suspect that it is accessed by unauthorised individuals, or when we must check whether or not we may release funds that have been frozen under a writ of garnishment.
- We are adding a provision which says that we may contact you to confirm an instruction relating to a change of individuals authorised to the accounts.

- We are adding the definition and provisions concerning Electronic Communication within ING Group. Those provisions apply to those of you who use such communication channels within ING Group.
- We are adding provisions stating that you may also log into the System and approve activities ordered in the System via the Mobile Application.
- We are adding provisions stating that a Mobile Device may be deactivated.
- We are adding provisions which say that we may withdraw an earlier version of the Mobile Application and replace it with a new one.
- We are adding provisions stating that we may restrict your access to the full functionalities of the Mobile Application for safety reasons.
- We are adding provisions which read that, if you send us instruction by letter, we may require that you provide us with a notarial attestation of the signatures.

Acceptance of changes

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

If, however, you do not accept the changes, you may submit the following by 23 November 2023 with our bank:

- a notice of the Agreement termination, in which case the Agreement will be terminated with immediate effect and you will not incur any fees. You must, however, do it not later than until the effective date of those amendments.
- an objection – in which case, we may terminate the Agreement, unless you do so.

Where to find the amended documents

The new wording of the general terms and conditions is available in the bank branches and on the website [ing.pl](https://www.ing.pl)

Regulaminy → <https://www.ing.pl/dokumenty-fis-i-korporacji/regulaminy-i-wnioski>

With kind regards,

The ING Bank Śląski team