

The List of amendments to the General Conditions of Opening and Maintaining Bank Accounts at ING Bank Śląski S.A.

Entry valid until 29.06.2020	Entry in force from 30.06.2020	Circumstances of actual change
<p>§ 3 Definitions</p> <p>No record</p>	<p>§ 3 Definitions</p> <p>Access Channels</p> <p>external channels that allow the implementation of the payment factory service, in the form of "host to host" access (SWIFTNet File Act / FIN, sFTP, EBICS), made available to Clients under a separate agreement, allowing the execution of Payment Orders by Clients or by other entities, which are clients of the ING Group or other banks.</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 3 Definitions</p> <p>No record</p>	<p>§ 3 Definitions</p> <p>ING Group</p> <p>ING Bank N.V. with the registered office in Amsterdam, the Kingdom of the Netherlands (the Netherlands), and other subsidiaries and related entities of ING Bank N.V. listed on the website http://www.ingbank.pl/dokumenty-rf/lista-spolek-zaleznych</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 3 Definitions</p> <p>No record</p>	<p>§ 3 Definitions</p> <p>InsideBusiness System</p> <p>Internet banking system providing access to Bank Accounts, banking products and services, via the Internet, based on a separate agreement.</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 3 Definitions</p> <p>User</p> <p>Account Holder being a natural person or other person appointed by the Account Holder, entitled to use the System.</p>	<p>§ 3 Definitions</p> <p>User</p> <p>Account Holder being a natural person or other person appointed by the Account Holder, authorised to use the System, the Access Channels or the InsideBusiness System.</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 3 Definitions</p> <p>Application</p> <p>Account Holder's expression of will, by completing the appropriate form in the System.</p>	<p>§ 3 Definitions</p> <p>Application</p> <p>Account Holder's expression of will, by completing the appropriate form in the System, InsideBusiness System or via Access Channels.</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 4 Section 8 pk2 2)</p> <p>No record</p>	<p>Par. 4 Section 8 item 2)</p> <p>2) inform ING Bank of any information about the change in the country of residence of real beneficial owners, persons representing the</p>	<p>Implementation of information requirements regarding the Know</p>

	Account Holder and persons authorized to act on behalf of the Account Holder,	Your Customer (KYC) policy
<p>§ 5 Section 3</p> <p>3. The Account Holder shall without any delay notify ING Bank in writing or in any other way accepted by ING Bank of any change of the persons authorised to dispose of the Bank Account using the form made available by ING Bank, in particular about the need to remove a person as a User of the System.</p>	<p>§ 5 Section 3</p> <p>The Account Holder shall without any delay notify ING Bank in writing or in any other way accepted by ING Bank of any change of the persons authorised to dispose of the Bank Account using the form made available by ING Bank, in particular about the need to remove a person as a User of the System, Access Channels or InsideBusiness System.</p>	Update with international electronic banking channels offered by the entities of ING Group
<p>§17 Section 5</p> <p>5. If a Payment Account is available through the System, the Account Holder may use the Account Information Services, Payment Initiation Services, Confirmation on the Availability of Funds.</p>	<p>§ 17 Section 5</p> <p>5. If a Payment Account is available through the System, InsideBusiness System or Access Channels, the Account Holder may use the Account Information Services, Payment Initiation Services, Confirmation on the Availability of Funds.</p>	Update with international electronic banking channels offered by the entities of ING Group
<p>§ 21 Section 2 pkt 2)</p> <p>2) for orders in electronic form, including via Provider of Payment Initiation Services, Account Information Services, Provider of Confirmation on the Availability of Funds- in accordance with the authorization method specified in the System,</p>	<p>§ 21 Section 2 item 2)</p> <p>2) for orders in electronic form, including via Provider of Payment Initiation Services, Account Information Services, Provider of Confirmation on the Availability of Funds- in accordance with the authorization method specified in the System, InsideBusiness System or Access Channels,</p>	Update with international electronic banking channels offered by the entities of ING Group
<p>§ 24</p> <p>With respect to the Payment Orders placed via the System, ING Bank reserves the right to introduce limitations to indicate a future Execution Date by the Client</p>	<p>§ 24</p> <p>With respect to the Payment Orders placed via the System, InsideBusiness System or via Access Channels, ING Bank reserves the right to introduce limitations to indicate a future Execution Date by the Client.</p>	Update with international electronic banking channels offered by the entities of ING Group
<p>§ 27 item 1)</p> <p>1) for Payment Orders placed in electronic form via the System,</p>	<p>§ 27 item 1)</p> <p>1) for Payment Orders placed in electronic form via the System, InsideBusiness System or Access Channels,</p>	Update with international electronic banking channels offered by the entities of ING Group
<p>§ 38 Section 6</p>	<p>§ 38 Section 6</p>	Update with international electronic banking

<p>6. The User may use the Payment Initiation Services, Account Information Services, Confirmation on the Availability of Funds, unless the Payment Account is not available in the System.</p>	<p>6. The User may use the Payment Initiation Services, Account Information Services, Confirmation on the Availability of Funds, unless the Payment Account is not available in the System, in InsideBusiness System or via Access Channels.</p>	<p>channels offered by the entities of ING Group</p>
<p>§ 57 Section 3 No record</p>	<p>§ 57 Section 3 3. The User is obliged to install updates issued by the operating system and browser manufacturer on the devices from which he or she logs into the System. If the User does not install software updates provided by the manufacturer or uses the operating system and / or browser for which the manufacturer has ceased to issue security updates, he or she accepts the risk of possible financial losses caused by crimes using the security vulnerabilities of unsupported or outdated software. ING Bank cannot be held liable for losses caused by such crimes.</p>	<p>Safety requirements for ING Business System</p>
<p>§ 57 Section 10 No record</p>	<p>§ 57 Section 10 10. In the event of loss of authorisation to use the System or resignation from the Authorization method based on the Certificate, the User is obliged to uninstall the software made available by ING Bank to operate the Certificate Carrier.</p>	<p>Safety requirements for ING Business System</p>
<p>§ 61 Section 2 2. Client is obliged to file any and all Complaints immediately after acquisition of information that there have been circumstances which arise reservations, in writing in Branches of ING Bank, via the available System or via a telephone call with a unit of ING Bank designed to contact the Clients, whose telephone numbers are available on the website of ING Bank.</p>	<p>§ 61 Section 2 2. Client is obliged to file any and all Complaints immediately after acquisition of information that there have been circumstances which arise reservations, in writing in Branches of ING Bank - electronically via the available System, InsideBusiness System, via Access Channels or via a telephone call with a unit of ING Bank designed to contact the Clients, whose telephone numbers are available on the website of ING Bank.</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>
<p>§ 65 Section 1 1. The Account Holder shall use the Bank Account and the System in accordance with the provisions of the Agreement, the General Conditions, the Announcement, the User Manual and other regulations constituting an integral part of the Agreement, as well as the applicable legal</p>	<p>§ 65 Section 1 1. The Account Holder shall use the Bank Account and the System, InsideBusiness System or Access Channels in accordance with the provisions of the appropriate agreements, the General Conditions, the Announcement, the User Manual and other regulations constituting an integral part of</p>	<p>Update with international electronic banking channels offered by the entities of ING Group</p>

regulations. The Account Holder shall be liable for any actions and nonfeasance of the Users in this respect.

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